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UPDATING HOUSING NEEDS IN ILLINOIS: ANALYSIS OF SIX PROTOTYPICAL HOUSING MARKETS

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UPDATING HOUSING NEEDS IN ILLINOIS:

ANALYSIS OF SIX PROTOTYPICAL HOUSING MARKETS

Housing Research and Development
University of Illinois, Urbana, Illinois

UPDATING HOUSING NEEDS IN ILLINOIS:

ANALYSIS OF SIX PROTOTYPICAL HOUSING MARKETS

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Preface

The Department of Local Government Affairs sponsored this study in connection with its housing and planning functions. As the administrative agency for federal comprehensive planning funds, the Department assists and monitors the planning efforts of local and regional agencies, including their planning to meet areawide housing needs. The Department also works with local housing authorities and local governing bodies to assist them in identifying housing needs and developing low-income housing programs. The method developed in this study provides a new tool at both State and local levels for determining and monitoring housing needs and setting priorities on an ongoing basis.

The Housing Research and Development Program (HR&D) at the University of Illinois at Urbana-Campaign carried out the research. HR&D is an interdisciplinary unit of the Graduate College. Its aim is to facilitate teaching, research, and public service in the field of housing. The chairman of the program is Professor Robert D. Katz.

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Introduction

This report is the second of two documents describing a housing market analysis model for the State of Illinois and its county and regional governments. The first report is entitled: "Monitoring Housing Needs in Illinois: An Ongoing Housing Market Analysis Model." The purpose of the overall study has been to develop an efficient method for assessing housing needs at the county level and a system for aggregating local data to the state level for continuing (yearly) monitoring of housing in Illinois. The first report presents the overall housing model and the assumptions it makes along with a detailed explanation of how the model has been applied to different county types and how these data are aggregated to assess and monitor state-wide housing needs.

The purpose of this report is to present detailed housing analyses for six prototypical counties each of which is the best statistical representative of one of six clusters of county types found in Illinois. The data being analyzed are of two basic types: 1970 Census data (see discussion below) and update information, most of it locally collected, on changes in housing supply, demand and needs since 1970.

The Prototypical Counties

The six test counties are Cook, DuPage, Will, Champaign, Williamson, and Pulaski. The six clusters of counties these test sites represent and their generic description are shown in Map 1. Cook County is by far the "most urban" county and is different enough to form a county type by itself. DuPage County represents itself, and Lake County is the "most suburban" type. Will County represents 5 counties in the "second most urban/suburban" class, Champaign represents 12 counties with large urban centers surrounded by agricultural land, and Williamson represents the 47 predominantly agricultural counties with relatively wealthier economies and stable or growing populations. Finally, Pulaski County represents 35 counties that are poorer, predominantly agriculture counties.

Two multivariate statistical techniques were used to arrive at these 6 clusters and 6 representative counties. Appendix A of the first report ("Monitoring Housing Needs in Illinois") describes the method for deriving these clusters and their representative counties. Very briefly, 44 variables from the 1960 and 1970 Census and 1972 State Welfare data were used to define the population size and growth, the housing characteristics, the household characteristics, and the economic bases of all 102 counties. A factor-cluster technique was used to group these variables and define clusters of like counties. A discriminate/classification technique was used to choose the county most typical of each cluster. As a result of these statistical techniques, these six test counties yielded a prototypical profile of the type of changes in housing supply and demand over the last 5 years for counties in each cluster. Insofar as these six counties are prototypical, local officials in and outside of Illinois from

In our initial research and analysis of each county we created a giant matrix of housing unit by household characteristics from the Public Use Sample. A completed matrix is included in this report for Will County (See Table 1 of the Will County write-up) so the reader can see this detailed display of relevant data developed by the study. Reproduction of the matrix for all counties in this report proved unwieldly from a publication standpoint and, given the level of disaggregation, would probably be of limited interest.

While this report shows the possibility of a relatively detailed disaggregation of housing needs and yearly update data, still greater detail is possible. Greater detail of the update data would, for the most part, require undertaking original surveys in place of existing secondary data sources. However, the utility of Public Use Data has not been exhausted. Other definitions of household type and user needs as well as finer scaling are possible. Ideas for further analysis are discussed in Chapter V of the first report.

counties similar to those six should find these write-ups useful in determining the type of housing data that is available for yearly updates.

The 1970 Census Data Sources

Until this last year, cross-tabulation of Census data with detailed cross-tabulations of housing unit by household characteristics was impossible to obtain. Published Census books on housing and population do not cross-tabulate data in this detail. Two sources of data have now been developed that allow detailed cross-tabulations -- the 1970 Census Public Use Sample and a special U.S. Department of Housing and Urban Development (HUD) tabulation of Census survey data.

The Public Use Sample is a 1% sample of households from the 1970 Census. The data are available on a household-by-household basis for every variable enumerated in the 1970 Census. This allows the analyst to choose the variable and construct those cross-tabulations of variables he deems important.

The HUD data are in a fixed form which does not allow the analyst to design his own cross-tabulation. While the HUD data provide far greater detailed cross-tabulations than available in normal Census tables, they lack the fuller detail possible with the Public Use Sample. The 1% Public Use Sample can contain sampling errors and is aggregated into county groups of 250,000 population or more to avoid disclosure of information about individuals. The HUD data are from the original 20% Census enumeration by county, so they were used to check the reasonableness of the Public Use Sample and to "pull out" specific county proportions from a Public Use group. A complete explanation of both the HUD and Public Use Sample data is discussed in the first report.

Cook County

User Needs in 1970

The degree to which households in Cook County in 1970 were overcrowded, lacked some or all plumbing facilities, or paid a disproportionate share of their income for housing services is documented in Tables 1, 2, and 3, respectively. These data are also summaried in Table 4. Overall, and for each black and white tenure classification, more households were allocating too large a share of their incomes for rent than were overcrowded or occupying substandard units. In only one race/tenure category -- Spanish-speaking homeowners -- were more households overcroded than paying too large a share of their income for housing services. Moreover, with the exception of white owners, the value of whose homes exceed 2.5 times their income, in general relatively fewer white owner and renter households have unmet housing user needs than do black and Spanish-speaking households.

It is, of course, possible that a single household may suffer more than one housing deprivation. The numbers of households in Cook County having more than one unmet housing user need are tabulated in Table 5. Figures 1, 2, and 3 are included to place this information within the context of overall unmet housing user needs in Cook County. Figure 1, for example, reveals that only a relatively small proportion of white owner and renter households suffering any of the three housing deprivations examined in this study (3.1 and 8.5, respectively), suffer more than one housing problem. Figures 2 and 3 present similar results for black and other minority households and for households with Spanish surnames.

Finally, to get an idea of the severity of the overcrowding problem and the amount by which housing costs might be expected to exceed 25% of a household's income, two additional tabulations were derived. The number of housing units occupied by households with 1.51 or more persons per room and the number of renter households paying in excess of 35% of their income for housing were enumerated, and these results are summarized in Tables 6 and 7. Overall, 19.8% of overcrowded units in Cook County in 1970 were severely overcrowded, while 64.7% of renters paying more than 25% of their income for rent were paying more than 35%. Moreover, the elderly generally accounted for a relatively large share of those households allocating 35% or more of their income to housing costs -- 44% of all white renters paying 35% or more of their income for housing and 21% of all black renters also paying 35% or more income for housing.

Lacking Some or All Plumbing

Though there are many families in Cook County living in substandard housing, the overall percentages are relatively low. Overall, only 0.9% of the owner-occupied units are substandard while about 4% of the renter-occupied units are similarly situated. Nearly 40% of the households in substandard dwellings have less than $5,000 annual income and over 80% of the households have only one or two members. The housing units themselves tend to be small, generally no more than four rooms in size and tend to rent for less than $100 per month ($12,000 sales value for owner-occupied homes).

Overcrowding

Most of the overcrowding occurs in households with five members or more. Among white owners, for example, almost 98% of the overcrowded families are of that

Table 1

Cook County

Overcrowding, By Race, Tenure, Age and Income

	White Owners	White Renters	Black Owners	Black Renters	Total
Under Age 62					
$ 0- 4,999	900	6,700	1,200	18,100	26,900
5,000- 9,999	6,600	15,200	3,800	20,200	45,800
10,000-14,999	17,100	9,300	4,200	7,800	38,400
15,000-19,999	11,700	4,400	2,300	2,600	21,000
20,000 and up	7,100	3,800	900	1,300	13,100
Over Age 62					
$ 0- 4,999	200	700	0	100	1,000
5,000- 9,999	100	400	100	0	600
10,000 and up	500	400	700	0	1,600
TOTAL	44,200	40,900	13,200	50,100	148,400

Table 2

Cook County

Lacking Some or All Plumbing,
By Race, Tenure, Age and Income

	White Owners	White Renters	Black Owners	Black Renters	Total
Under Age 62					
$ 0- 4,999	700	9,200	100	5,500	15,500
5,000- 9,999	1,000	6,200	300	3,400	10,900
10,000-14,999	1,200	1,200	400	1,100	3,900
15,000-19,999	200	400	200	200	1,000
20,000 and up	600	200	0	200	1,000
Over Age 62					
$ 0- 4,999	2,000	6,400	300	2,000	10,700
5,000- 9,999	500	400	0	0	900
10,000 and up	300	200	0	0	500
TOTAL	6,500	24,200	1,300	12,400	44,400

Table 3

Cook County

Paying Too High a Proportion of Income for Housing,
By Race, Tenure, Age and Income

	White Owners	White Renters	Black Owners	Black Renters	Total
Under Age 62					
$ 0- 4,999	19,400	77,800	4,000	69,000	170,200
5,000- 9,999	42,900	54,000	5,600	29,100	131,600
10,000-14,999	48,800	6,700	1,300	200	57,000
15,000-19,999	16,000	600	200	0	16,800
20,000 and up	4,200	100	0	0	4,300
Over Age 62					
$ 0- 4,999	32,600	63,600	2,200	18,200	116,600
5,000- 9,999	14,300	12,000	600	1,600	28,500
10,000 and up	5,400	2,100	10,000	0	17,500
TOTAL	183,600	216,900	23,900	118,100	542,500

Table 4

Cook County

Housing User Needs, 1970, By Tenure and Race

User Needs / Households	Substandard[1] Units # of HH's	Substandard[1] Units % of Total HH's of Same Race & Tenure	Overcrowding # of HH's	Overcrowding % of Total HH's of Same Race & Tenure	Too Large a Portion of Income Paid for Housing Services # of HH's	Too Large a Portion of Income Paid for Housing Services % of Total HH's of Same Race & Tenure
Owners						
White	6,300	.8%	44,200	5.8%	183,600	24.24%
Black	1,300	1.4	13,200	14.6	14,000	15.5
Spanish-speaking	200	1.2	3,900	24.2	2,000	12.4
Renters						
White	23,700	3.6	40,900	6.2	216,900	33.0
Black	12,100	4.6	50,100	19.2	118,100	45.35
Spanish-speaking	2,600	4.7	16,700	30.4	18,300	33.3
TOTAL	46,200	2.6	169,000	9.7	552,900	31.3

Source: U. S. Census, Public Use Tape

[1] Substandard units occupied by white households in Cook County appear to have been undercounted in the Public Use Survey, perhaps by as much as 25% overall. The discrepancy between the Public Use Survey enumeration of substandard units presented here and other Census tabulations continues to be investigated.

Table 5

Cook County

Number of Households with More Than One Housing User Need,[1] 1970, By Tenure and Race

User Needs / Households	Substandard Plumbing & Overcrowded	Substandard Plumbing & Paying Too Large A Portion of Income For Housing	Overcrowded And Paying Too Large A Portion Of Income For Housing	All Three User Needs
Owners				
White	300	1,900	5,000	100
Black and other	500	100	1,500	0
Spanish-speaking	0	100	200	0
Renters				
White	1,400	12,300	10,400	700
Black and other	2,000	5,600	20,400	500
Spanish-speaking	300	1,500	3,900	200
TOTAL	4,500	21,500	41,400	1,500

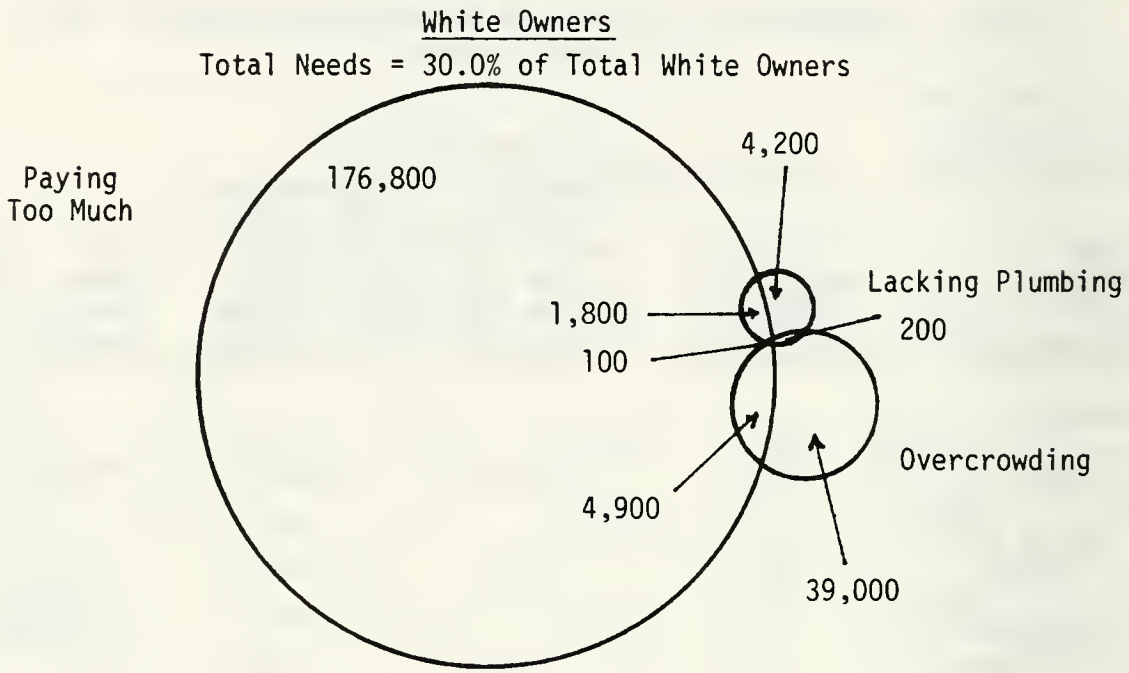
Source: U. S. Bureau of the Census, Public Use Tape tabulation

[1] User needs identified in this table are defined in Chapter 3.

Figure 1

Housing Needs Overlap for Whites in Cook County, By Tenure

1970 Public Use Sample



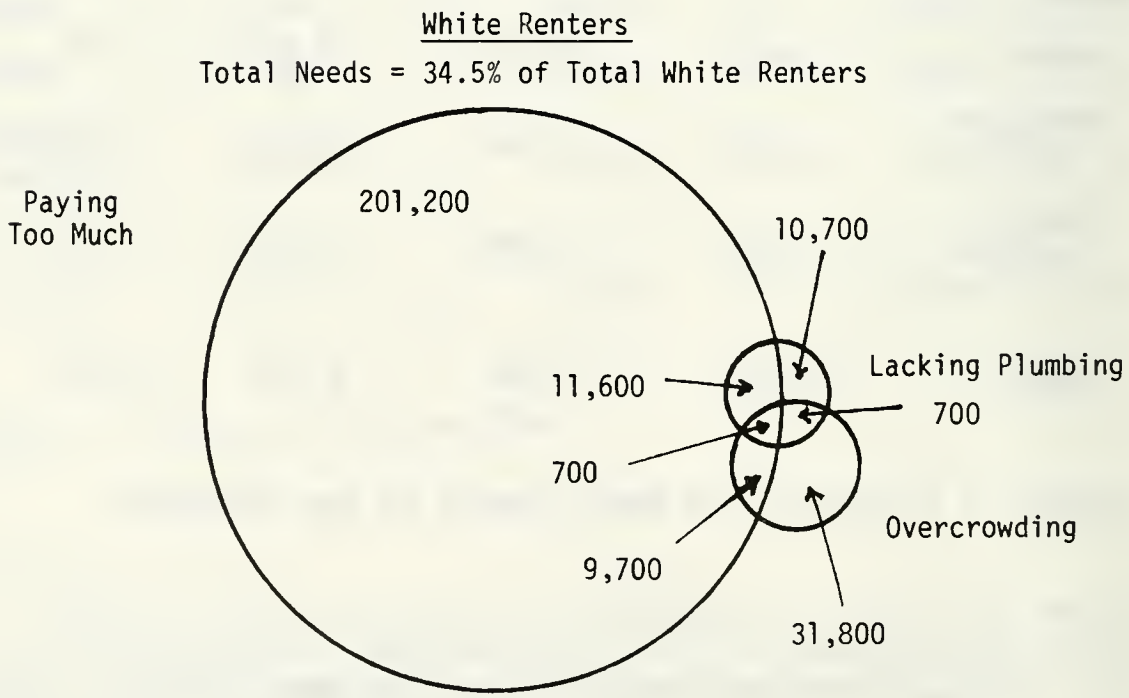
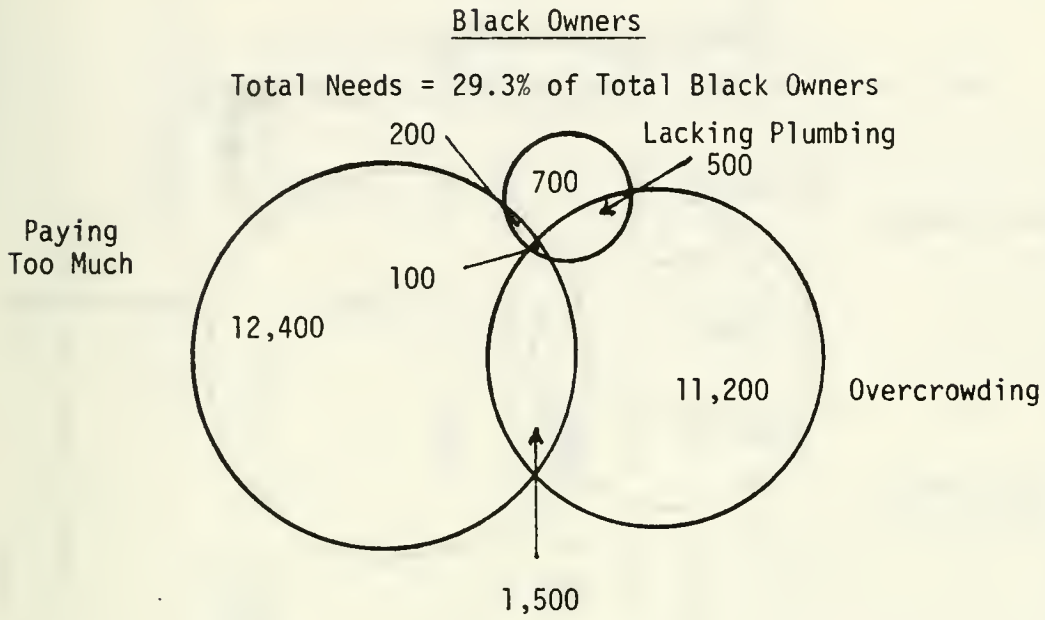


Figure 2

Housing Needs Overlap for Blacks in Cook County, By Tenure

1970 Public Use Sample



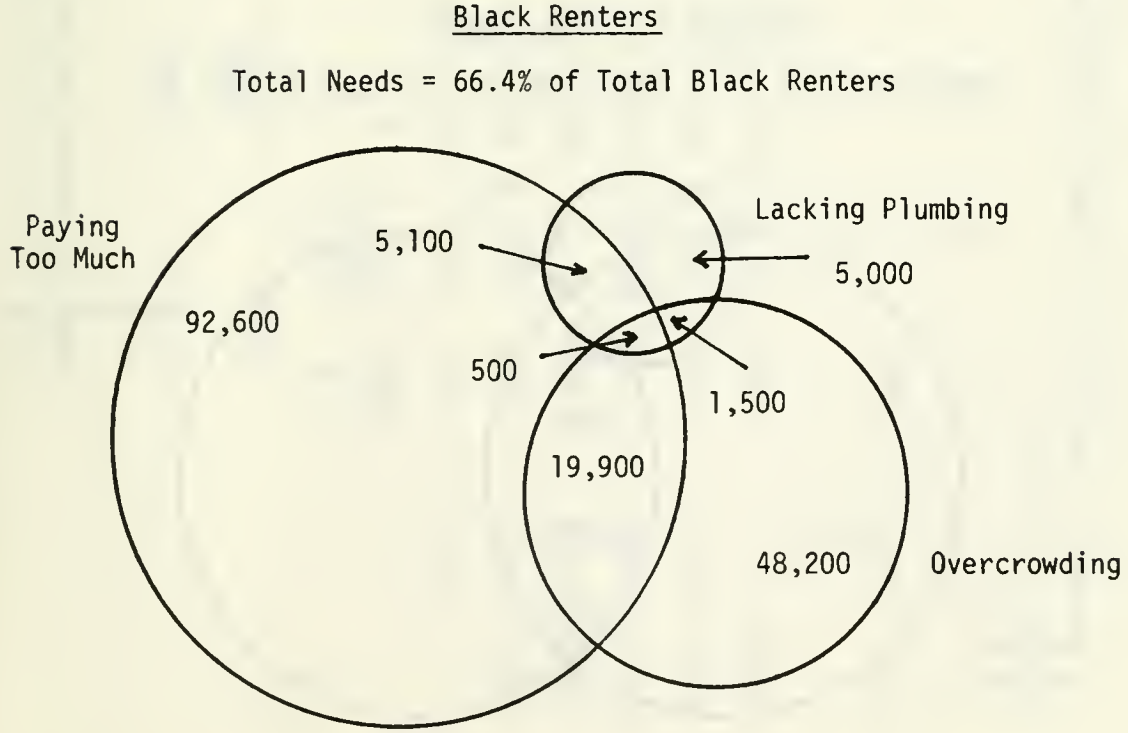


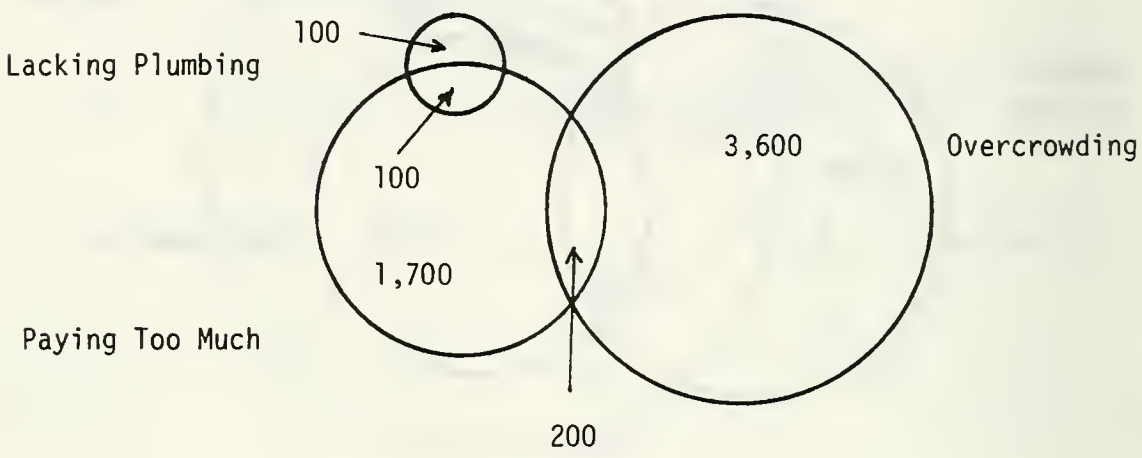
Figure 3

Housing Needs Overlap for Spanish Surnamed in Cook County, By Tenure

1970 Public Use Sample

Spanish Surnamed Owners

Total Need = 35.4% of Total Spanish Surnamed Owners



Spanish Surnamed Renters

Total Need = 8.5% of Total Spanish Surnamed Renters

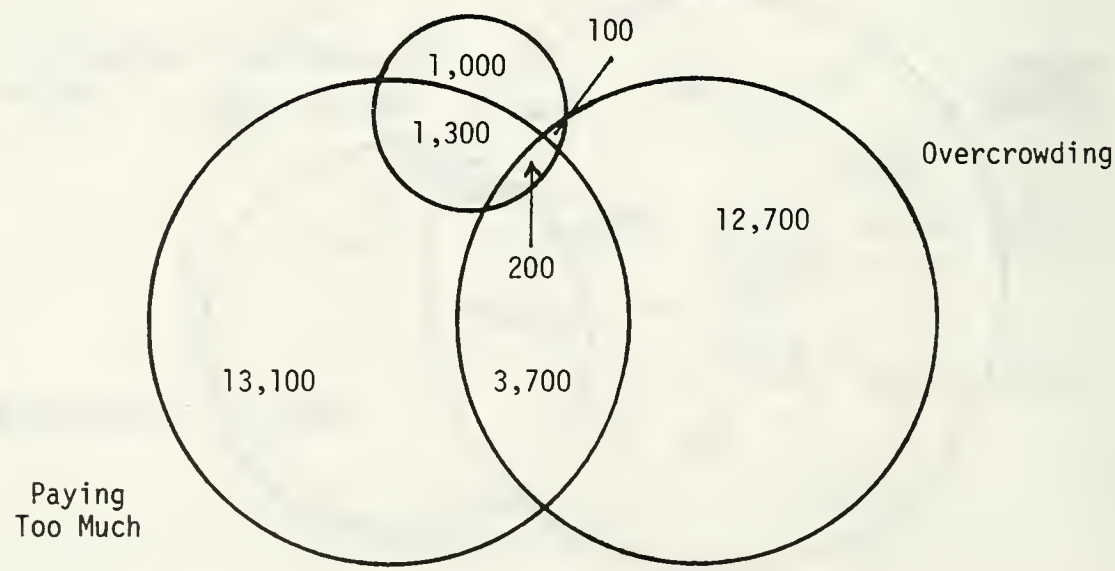


Table 6

Cook County

Number of Households with 1.51 or More Persons Per Room, 1970

	Owners						Renters					
	White		Black And Other		Spanish-Speaking		White		Black And Other		Spanish-Speaking	
	Number	% of Crowded HH's[1]	#	%	#	%	#	%	#	%	#	%
$ 0- 4,999	200	18.2%	200	16.7%	0	0	2,900	39.2%	4,900	26.9%	800	33.3%
5,000- 9,999	700	10.11	600	15.4	200	15.4	4,200	26.9	5,100	25.2	1,700	27.9
10,000-14,999	1,700	9.8	800	18.2	400	21.1	1,600	17.2	1,700	20.5	700	30.4
15,000-19,999	700	5.9	200	7.4	100	20.0	1,200	26.1	700	26.9	300	25.0
20,000 and up	600	8.2	200	20.0	100	50.0	600	15.0	200	7.7	100	50.0
TOTAL	3,900	8.8%	2,000	15.2%	800	20.5%	10,500	25.7%	12,600	25.1%	3,600	29.5%

Source: Public Use Tape

[1]Percent of households in same income/tenure/race category, that are crowded.

Table 7

Cook County

Number of Households Paying More Than 35% of Their Income for Rent, 1970

Income	Whites		Blacks & Others		Spanish Speaking	
	Number	% of Those Paying 25%	Number	% of Those Paying 25%	Number	% of Those Paying 25%
$ 0-2,499	71,700	97.3%	47,500	94.4%	5,200	98.1%
2,500-4,999	48,900	72.2	25,700	69.6	5,300	63.9
5,000-9,999	18,000	27.3	4,100	13.4	700	15.2
10,000 and up	1,600	16.8	0	0	0	0
TOTAL	140,200	64.6%	77,300	65.5%	11,200	61.2%

Source: Public Use Tape

size. Analogous situations exist for other user groups. No apparent overcrowding differential exists for other categories (income, rent or value, age of household head, etc.).

Paying Too Much Income for Housing

As might be expected this need is one endemic to lower-income households. Nearly all of them fall into this need category. Just over 86% of the white families, 94.7% of the black families and 93.8% of the Spanish-speaking families in this type of need category have annual incomes of less than $5,000, a figure which places them in or very near poverty.

Population and Household Formation

By combining available data from the U. S. Census Bureau with information from the Illinois Bureau of the Budget, an estimate of the number of households in the county can be made.

Table 8

Cook County

Estimated Households, 1975, By Age of Head

Age	I	II
15-24	138,022	135,783
25-34	423,077	415,580
35-44	313,119	312,237
45-64	644,711	644,259
65+	298,156	292,636
TOTAL	1,817,085	1,800,495

The total number of households represents a rise from the 1970 Census figures, but the full dynamics of the increase are revealed by showing net changes within each age category.

Table 9

Cook County

Change in Households, 1970-75, By Age of Head

Age	I	II
15-24	25,583	23,344
25-34	85,839	78,342
35-44	-22,391	-23,273
45-64	-32,147	-32,599
65+	- 5,834	-11,359
TOTAL	51,050	34,460

It is readily apparent that the increase in households is coming totally from young families while the older families are most likely the greater component of those persons leaving the county.

Migration

The existing data related to migration allow only an estimate of net migration between the base year (1970) and our target update year (1975). This number is the residual of the estimated population change from 1970 to 1975 and the expecte increase in fertility over mortality of the population in Cook County over these five years.

The latest population estimate for Cook County in 1975 is 5,368,406.[1] This is derived by the Illinois Bureau of the Budget by accounting for the effect of observed economic base changes since 1970. This is a decrease from the 1970 Census population (5,504,686) of 136,280.

The U. S. Census also estimates population for Illinois counties. They begin by projecting fertility and mortality rates. Such rates are now very accurately predicted. The Census shows a "net natural increase" of births over deaths yielding a 131,200 population increase from April 1970 to July 1973.[2] When this rate of natural increase is extended to 1975, the population increase caused by natural increase is 191,754. When this figure is added to the 1970 Census population it yields a 1975 population of 5,696,440. This is 328,034 larger than the Illinois Bureau of the Budget population estimate for 1975. This last number is net migration, in this case an out-migration from Cook County of over 300,000 people (roughly 85,000 households).

This net out-migration is based on several assumptions: those of the Illinois Bureau of the Budget's population projection techniques, the U. S. Census Bureau's assumptions about birth and death rates from April 1970 to July 1973, and the assumption that these rates have held constant since July 1973.

---

[1] State of Illinois Bureau of the Budget, Illinois Population Projection: Summary By County 1970-2025, Feb. 1975.

[2] U. S. Bureau of the Census, Estimates of the Population of Illinois Counties and Metropolitan Areas: July 1, 1972 and 1973; series p-26, #78.

It is fairly certain Cook County did experience a net out-migration. It is not certain if the out-migration was even larger but offset by some in-migration. The type and size of households migrating are also subjects of speculation, but given the value of new housing built in the Chicago suburbs, especially in DuPage and Will Counties, many of Cook County's out-migrants are likely to be predominantly middle- to upper-middle-class white households whose heads of households are between the ages of 35 and 64 years old.

New Construction

Data from the Northeastern Illinois Planning Commission, the City of Chicago Building Department and the F. W. Dodge Co. show that approximately 105,000 housing units have been built since the 1970 Census. Of these 105,000, just over 44,000 were single-family, and 61,000 were multi-family with just a scattering of mobile homes.

The single-family homes had sales values as follows:

Table 10

Cook County

Sales Value, New Single-Family Homes, 1970-74

	1970	1971	1972	1973	1974	TOTAL
$ 0- 4,999	-	-	40	-	-	40
5,000- 9,999	-	-	24	14	-	38
10,000-14,999	-	-	251	44	50	345
15,000-19,999	-	-	37	315	90	442
20,000-24,999	4,292	6,703	188	75	80	11,338
25,000-29,999	3,656	5,809	7,726	7,023	1,221	25,435
30,000-34,999	-	-	1,776	1,005	2,634	5,415
35,000-39,999	-	-	927	20	-	947
40,000-44,999	-	-	-	23	2	25
45,000-49,999	-	-	-	-	26	26
50,000 and up	-	-	13	8	2	23
TOTAL	7,948	12,512	10,982	8,527	4,105	44,074

Two things are notable about the new construction of single-family homes. First is the shift over time in sales value, reflecting an increase in construction cost. In 1970, a majority of the homes built were in the $20,000-24,999 range while by 1974, the majority were in the $30,000-34,999 range. Putting it another way, the median value of a new home in 1970 was $24,630 while the median value in 1974 was $31,160, an increase of 26.5%.

The second notable aspect of new construction during 1970-74 is the way it responded to the state of the mortgage loan market. The peak construction years, 1971 and 1972, are also the years when money was "loosest" while the "down years," 1970, and especially 1974, reflect a "tight" market.

Construction of multi-family units shows a pattern similar to that of single-family construction, though not as pronounced.

There has been a shift over time in construction costs which becomes apparent when one considers that median construction costs for multi-family units in 1970 were $17,020 and in 1974 were $20,290, an increase of 19.2%. There is also a less pronounced reflection of the money market as yearly totals tend to rise and fall in inverse relation to the "tightness" of the market.

Finally, there were also 432 new mobile homes added in the county, most of them presumably valued at less than $15,000 and possible providing a source of new housing for lower-middle-income families.

Table 11

Cook County

Construction Costs, New Multi-Family Homes, 1970-74

	1970	1971	1972	1973	1974	TOTAL
$ 0- 4,999	-	-	-	328	-	328
5,000- 9,999	-	-	-	472	616	1,088
10,000-14,999	3,518	4,164	3,206	3,909	607	15,404
15,000-19,999	7,427	8,698	5,305	2,731	1,959	26,120
20,000-24,999	391	383	3,448	3,093	1,606	8,921
25,000-29,999	1,694	1,901	687	845	675	5,802
30,000-34,999	-	-	37	793	404	1,234
35,000-39,999	-	-	679	251	327	1,257
40,000-44,999	-	-	-	262	128	390
45,000-49,999	-	-	-	3	25	28
50,000 and up	-	-	23	137	202	362
TOTAL	13,030	15,146	13,385	12,824	6,549	60,934

Group Quarters

Group quarters is one of the variables that had to be given a low priority among the many tests we made with both the 1970 Census matrices and the field test to update the housing data. Its population makes Cook County the best test of the model's ability to enumerate elderly persons living in group quarters, one of the two institutionally housed groups which public planners have been interested in monitoring.[1]

Unfortunately, it is not possible to cross-tabulate public use Census data for elderly in group quarters. The State of Illinois Department of Public Health keeps records of all licensed shelter care facilities and extended care facilities as well as county figures on mental health, mental retardation and child and family service facilities. Public Health also provided Directory and Occupancy Estimates for Cook County as of January 24, 1975, so that updates on total persons in these group quarters are also possible.

Table 12

Cook County

Occupancy Estimates for Nursing and Shelter Care Facilities for January 1975

	Nursing	Shelter
Chicago	99%	74%
Cook County	91%	73%

[1]The other being students. The University of Illinois is a dominant feature of the Champaign County test site. Other types of people in group quarters such as military and penitentiary tend not to constitute housing needs of immediate concern to public planners. Communal living by younger families or individuals, although growing, remains very small.

Public Housing

The number of public housing apartments in operation has not kept up with either the pace of construction prior to the 1970's or the demand created by households who cannot compete financially for decent housing on the private market. Table 13 shows the Chicago Housing Authority's record over the update period. It is generally believed that the Gautreaux case decisions and appeals have made it very difficult politically to build new housing[1] even though a backlog of federal commitments to fund units for Chicago exist. There is now a lengthy waiting list of eligible tenants.

Table 13

Cook County

Chicago Housing Authority Number of Apartments in Operation

	1970	1971	1972	1973	1974
All apartments	40,239	40,874	41,191	41,530	42,032
Change #		635	317	339	529
%		1.58	0.78	0.82	1.27
Family apartments	30,265	30,305	273	276	30,396
Change #		40	-32	3	120
%		0.13	-0.11	0.01	0.40
Elderly apartments	7,555	7,778	7,778	8,045	8,396
Change #		223	0	267	351
%		2.95	0.00	3.43	4.36

[1] The Gautreaux case is a class action legal suit originally brought against the Chicago Housing Authority in a number of areas dealing with racial discrimination in tenant and site selection. The decision sets forth a formula designating where new public housing can be built and the racial composition of tenants in that housing, effectively forcing integration of black public housing tenants into white neighborhoods.

Table 13 (cont)

	1970	1971	1972	1973	1974
Leased family apartments	390	613	781	871	897
Change #		223	168	90	26
%		57.18	27.14	11.52	2.99
Leased elderly apts.	2,029	2,178	2,359	2,338	2,343
Change #		149	188	-21	-5
%		7.34	8.31	-9.89	-0.21

Source: Chicago Housing Authority, Annual Statistical Report, 1972, 1973, 1974.

The racial composition of Chicago public housing has remained constant throughout the study period with 18% white and Spanish speaking and 82% black. The 1974 detailed breakdown is shown in Table 14.

Table 14

Cook County

Racial Occupancy of Chicago Public Housing Units, 1974

	#	%
White	6,591	16.55
Black	32,685	82.06
Spanish American	459	1.15
American Indian	16	0.04
Oriental	78	0.20
TOTAL	39,829	100.00

Source: C.H.A. Annual Statistical Report, 1974

The only growth in public housing in the City of Chicago has been in leased family apartments (507 from 1970-75) and C.H.A.-owned elderly apartments (841 from 1970-75). The white population in these programs is 23% and 44%, respectively.

The Cook County Housing Authority has only 1,571 units in operation as of 1974. This is only 3.60% of the total public housing in Cook County. (The C.H.A. operates the other 96.40%.) Table 15 shows the 1974 distribution.

Table 15

Cook County

Total Public Housing for Cook County, 1974

	C.C.H.A.		C.H.A.		TOTAL	
	#	%	#	%	#	%
Total	1,771	3.60	42,032	96.40	43,803	100.00
Family Apts.	893	2.85	30,396	97.15	31,289	"
Elderly Apts.	678	7.47	8,396	92.53	9,074	"
Leased Family Apts.	170	15.93	897	84.07	1,067	"
Leased Elderly Apts.	30	1.26	2,343	98.74	2,373	"

Sources: Telephone interview with Cook County Housing Authority,
C.H.A. Annual Statistical Report, 1974.

Vacancy

Three postal vacancy surveys constitute all the immediately available data on vacancies at this time with which to update Cook County from 1970 to 1979.

The three dates are June 21-30, 1972; July 6-20, 1973; and July, 1974.[1]

Table 16 displays the results of the postal surveys based on total mail deliveries and the most comparable 1970 Census figures based on total households.

Table 16

Cook County

Totals for Postal Vacancy Surveys Completed for

June 1972, July 1973 and July 1974

	1970 Census	June 1972	July 1973	July 1974
Total Deliveries	1,834,348	1,800,606	609,524	1,390,060
Vacant #	68,313	22,640	11,526	18,978
%	3.7	1.3	1.9	1.4
Total Single Family Residences	853,221	867,574	444,402	702,711
Vacant #	5,596	5,133	4,807	5,374
%	0.7	0.6	1.1	0.8
Total Apartments	981,127	922,837	155,600	678,648
Vacant #	62,717	17,367	6,613	13,477
%	6.4	1.9	4.3	2.0
Total Mobile Homes	N.A.	10,195	9,522	8,701
Vacant #		140	106	127
%		1.4	1.1	1.5

Sources: HUD Postal Vacancy Survey conducted by collaborating postmasters. HUD Housing Production and Mortgage Credit, Economic and Market Analysis Division. Also, U.S. Census 1970. The row titles for the Census data are Total Households, Total Owners, and Total Renters, respectively.

[1]All of these surveys were conducted by the U.S. Dept. of Housing and Urban Development. Our data comes from HUD News Postal Surveys MC-FHA-POUS-72-169, MC-FHA-POUS-74-26 and Federal Home Loan Bank of Chicago, Seventh District letter, #246, December 1974, respectively.

These data illustrate how much work remains if there is to be adequate update data. Postal surveys, by the very nature of how they are enumerated, tend to undercount rental vacancies. Still, a postal survey done at the time of the Census could show the differences resulting in the two types of enumerations. Then, if the postal survey enumeration process was consistent in succeeding years a clear picture of the relative changes in vacancy rates over time could result. Unfortunately, the same postal stations were not included in each enumeration update in Cook County since 1970. The July 1973 survey was much smaller than the other two, and the postal stations included produced a very different proportion of single family residences, apartments and mobile homes. Upon closer inspection, participating postal stations varied across all three enumerations although the July 1972 and July 1974 surveys were generally comparable.

To interpret the data, total single family residences for 1972 and 1974 were compared to the Census figures (total owners). These are the most comparable figures, and they show a very stable vacancy rate over time. This stability also holds for apartments and total deliveries in 1972 and 1974 postal surveys.

The best interpretation that can be made from this data is that vacancy rates have remained very steady over our update period. For owner occupied single-family residences the housing market was relatively tight in 1970 (a low vacancy rate) and remains so. The apartment vacancies (which closely approximate rental vacancies) have remained at approximately two percent based on the 1972 and 1974 surveys. Since postal surveys generally underestimate rental vacancies, and the 1970 Census vacancy rate for renters was relatively normal,

a guess can be hazarded that the actual vacancies for rental housing are higher than that shown in the 1972 and 1974 surveys and nearer to normal, i.e., five to six percent.

Conversions

A conversion is usually a very small figure that has no appreciable change on the housing markets of even the largest urban areas. In every test site other than Cook County the local housing assessors could identify only 5 to 10 a year at the most. The City of Chicago has far more conversions. It is generally believed that conversions from residential to commercial and commercial to residential cancel each other city wide. Only for neighborhood market analyses might these types of conversions be unidirectional and effect changes in the supply of housing or the cost of housing.

However, one type of conversion has been very apparent in Cook County and has definitely been unidirectional. That is the conversion from rental apartments to owner-occupied condominiums. This data was enumerated for Cook County from current assessment records and cross-checked against old assessors' parcel identification on microfilm to determine both new condominium construction and conversions.

Demolitions

Table 17 displays the available data on demolitions for Cook County. The older property concentrated in the City of Chicago is the dominant target for demolition. Between 6,000 and 8,000 demolition permits are issued each year.

Table 17

Demolition Permits Issued for Cook County

1970 through 1974

	1970	1971	1972	1973	1974	TOTAL
City of Chicago	5,977	6,169	6,827	8,041	7,021	34,035
%	17.56	18.13	20.06	23.63	10.63	100.00
Yearly Change #	--	192	658	1,214	-1,020	
%	--	3.21	10.67	17.78	-12.69	
Cook County suburbs	NA	310	351	306	NA	
Cook County TOTAL		6,479	7,178	8,347		

Sources: The Northeastern Planning Commission's housing data monitoring activity includes demolition permit data from communities outside the City of Chicago.

The City of Chicago housing demolition data from the City's Building Department by special request.

Needs Components

Virtually no data now exists in Cook County with which to update substandard housing, crowded housing, or number of households paying an excessively high portion of their income to housing. The results of the 1970 Census findings were shown earlier. When the special census for the Chicago SMSA is completed and available in 1976 or 1977, the methodology for analysis developed in this study can be applied to that data and trends can begin to be compiled.

DuPage County

Housing Market in 1970

A table displaying a general picture of the county's housing market in 1970 was produced in order to get an idea of housing need at that time. The analy of housing need which follows is based upon data in the table. It was prepar by combining U. S. Census Public Use Sample data with tables prepared by the Census Bureau for the Department of Housing and Urban Development. Generally the figures reported on the "HUD table" were distributed according to the pattern revealed in the Public Use data.

Housing Need

In assessing the housing need for DuPage County it is proper to see the count in context so not to confuse "need" with choice. DuPage County is the wealth iest (per capita median income) and most expensive housing market (median rent or median value) in the State of Illinois.

The generally accepted definition of the proportion of gross income that should go to housing is 25%. For the Chicago SMSA, moderate and high budget families spent an average of 23.6% and 24.0%, respectively, for housing in 1974.[1]

In DuPage County over one-third of all households spent more than 25% of their income on housing (Figure 1). This is a reflection of the higher than average cost of housing (See Figures 3 and 4). Not only is the median cost higher, but the availability of lower cost housing is disproportionately less.

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[1] U. S. Bureau of Labor Statistics, "Cost of Living Report," 1974.

It is probably accurate to say that many residents overextend their budgets for benefits they accrue from the suburban lifestyle. Nevertheless there are those who have less choice and for whom such externalities are not of commensurate value.

There are three groups who appear to bear a disproportionate share of the burden with regard to housing cost, inadequate housing and overcrowding. Against a background of a county where one-third of the residents are paying too much for housing, the situation for elderly, large families and low-income renters will be examined.

Extreme hardship will be approached in three ways. If a disproportionate part of a group shows need, it will be commented on. If there are instances of overlapping need (i.e. paying too much and inadequate plumbing) it will be mentioned. If there is evidence of severe need it will be examined.

A. Elderly (Aged 65 and Over) Owners

Disproportionate Need

Although 32.34% of all homeowners in DuPage County pay more than 25% of their income for housing, 55.98% of those over 65 are paying too much for housing. Of 34,917 overburdened homeowners, 7,171 are over 65. Thus 20.5% of all those paying greater than 25% for housing are elderly, even though they constitute only 9.91% of the county's population. The burden falls even more unevenly on the elderly poor. At the extreme, 45.3% of all homeowners making less than $5,000 and paying too much are over 65. Table 1 shows these and other facts about elderly homeowner needs.

Table 1

DuPage County Elderly Needs, By Tenure and Income

A. HOMEOWNERS

	Paying Too Much			Households Lacking Some or All Plumbing		
	A*	B*	C*	A	B	C
$ 0- 4,999	3,434	7,579	45.3	202	202	100.0
5- 9,999	3,131	10,403	30.1	-	101	-
10-14,999	404	10,908	21.2	-	-	-
15-19,999	202	6,767	3.0	-	-	-
20+	-	-	-	-	-	-
Total	7,171	34,917	20.5	202	303	66.7

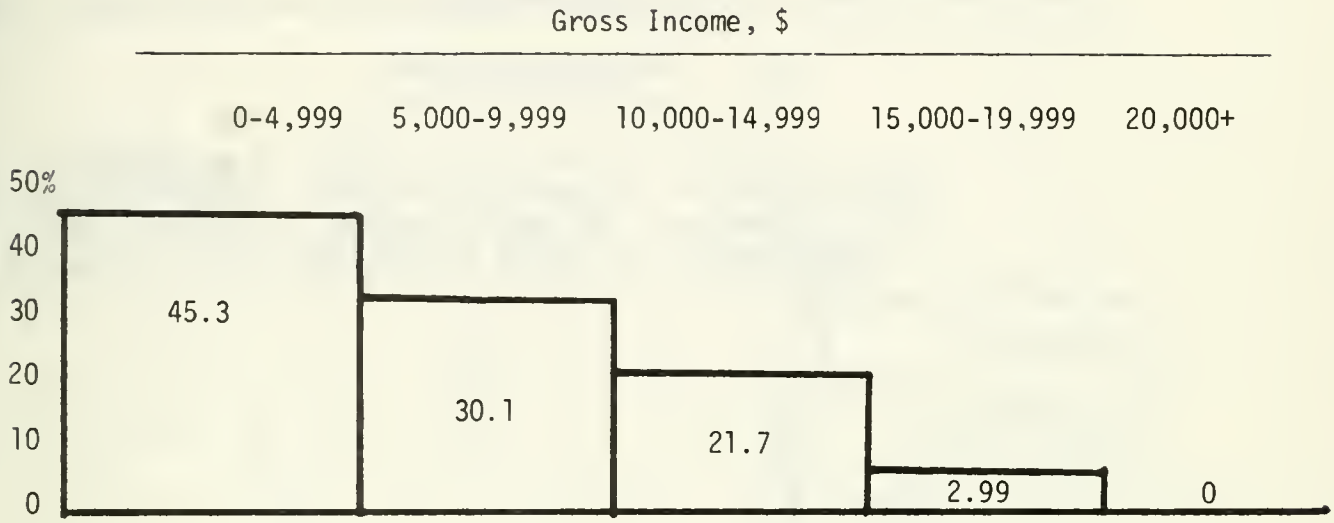
B. RENTERS

	Paying Too Much			Households Lacking Some or All Plumbing		
	A	B	C	A	B	C
$ 0- 4,999	1,313	3,939	33.3	102	201	50.0
5- 9,999	-	5,151	-	-	-	-
10-14,999	-	808	-	-	-	-
15-19,999	-	101	-	100	100	100.0
20+	-	-	-	-	-	-
Total	1,313	9,999	13.1	202	301	66.7

*A = Households with head over 65 having given need; B = Total households having given need; C = A as a % of B.

Figure 1

% of All Homeowners Paying More than 25%, Head of Household over 65



Overlap

Table 2 and Figure 2 show those parts of the population that experience more than one hardship. While those over 65 do not suffer from overcrowding, of 303 households that have inadequate plumbing and pay too much for housing, 202 or 66% are over 65. An additional 101, coming to 60% of all inadequate plumbing, experience just inadequate plumbing. While inadequate plumbing is a small overall problem for all homeowners (0.46%), it involves over 3% of those over 65.

B. Elderly (Aged 65 and Over) Renters

Disproportionate Need

Of 3,939 renters paying too much rent whose income was less than $5,000, 1,313 or 30% were over 65. Renters over 65 constitute 13.33% of all renters paying too much. Of 301 renters with inadequate plumbing, 202 or 66% are over 65.

Table 2

DuPage County Number of Households with More Than One Housing Need, 1970,

By Race and Tenure

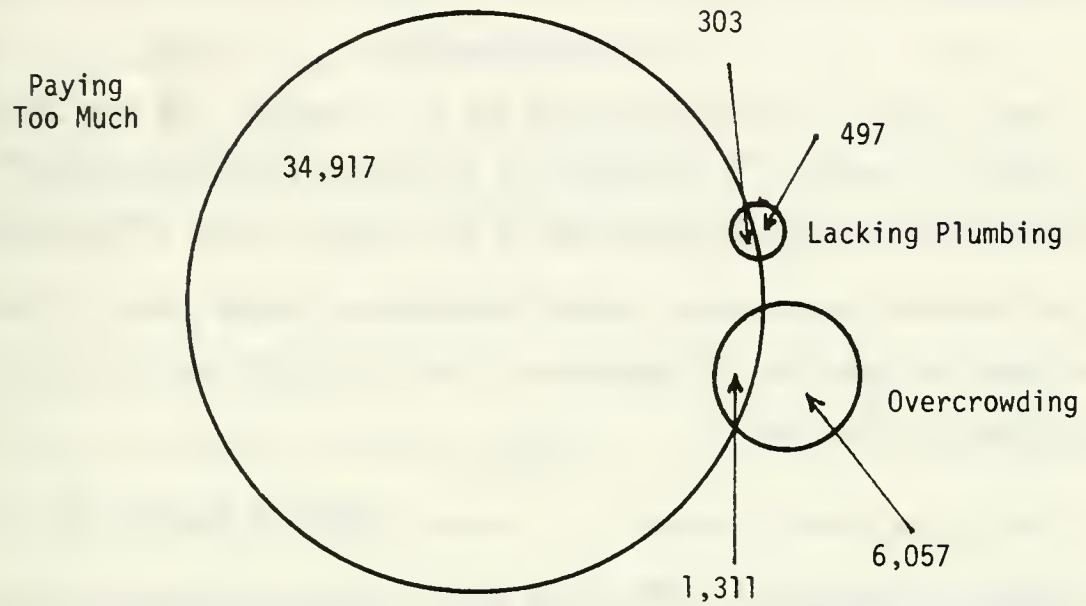
	Lacking Some or All Plumbing and Overcrowded	Lacking Some or All Plumbing and Paying Too Large a Portion Of Income for Housing	Overcrowded and Paying Too Large A Portion of Income for Housing	All User Needs
White Owners	0	303	1,311	0
White Renters	0	201	707	0

Figure 2

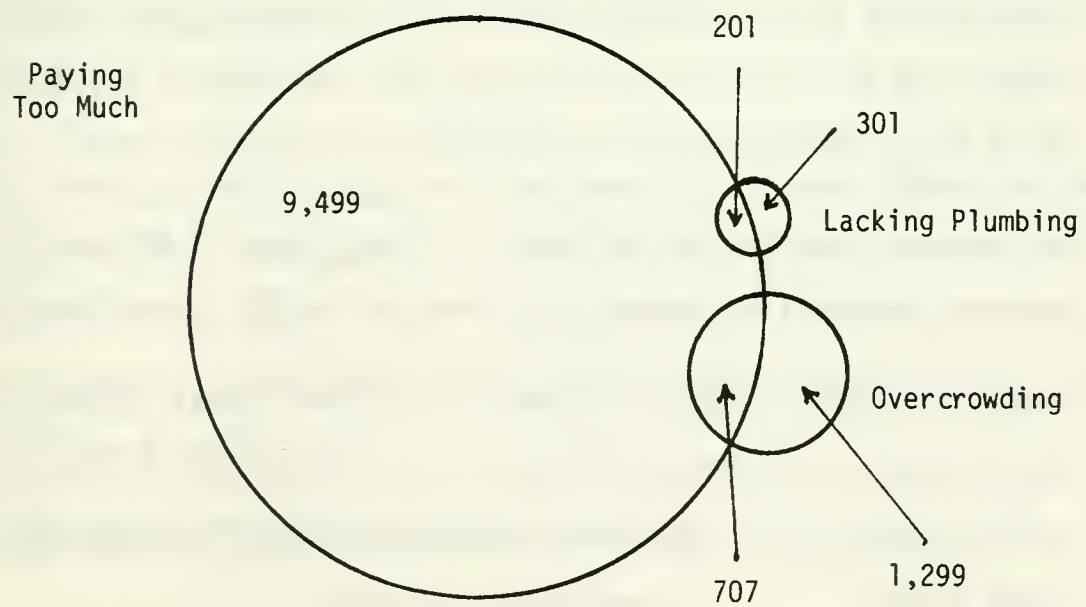
Housing Needs Overlap for Whites in DuPage County, By Tenure

1970 Public Use Sample

White Owners



White Renters



Overlap

The total overlap between too large a portion of income and inadequate plumbing is 201 households for renters. Of these renters, those over 65 constitute 101 or 50%.

Extreme Hardship

Elderly renters in the Chicago SMSA pay on an average more than 35% of their income for housing. The situation is no different in DuPage County. Of 5,050 households paying greater than 35% of their gross income in DuPage County, 1,111 of them are over 65. Of all those paying greater than 35% for rent, 22% are over 65. Of all those persons over 65, 7.33% are renters paying greater than 35% for housing.

Supply

Of the 8,686 elderly households in DuPage County experiencing housing need, 8,080 earn less than $10,000. Most of the needy elderly can be classified as low budget families in DuPage County. If they were to seek housing within two and one-half times their yearly income, they would find only two such homes had been built in DuPage County in the last three years. With a rental vacancy rate of 7.4% it is unlikely that the 1,000 elderly paying more than 35% of their income to rent are passing up less expensive rentals.

The occupancy rate for nursing homes in DuPage County is 96%, and for the 642 units of "Section 236" housing it is essentially 100%. (See "Group Quarters.")

There is a severe need for less expensive housing, rental supplements or group quarters for at least the 4,848 elderly earning less than $5,000 yearly who constitute some 40% of the needy poor and a full 31.99% of the elderly in DuPage County.

C. Large Families: Owner-Occupants

Disproportionate Need

It is not surprising that most of the overcrowding (1.01+ persons per room) in DuPage County consists of large families. Of all crowding among single-family homeowners, 98.3% can be attributed to families of six or more.

The phenomenon of crowding is not associated with the poor. Only 13% of crowded homeowners earn less than $10,000 and only 3% earn less than $5,000.

This is not to say family size does not impose an additional financial burden. While large families comprise 13% of all homeowners, they make up 17.3% of the families with heads of household under 65, or 18.3%, if low-income (below $5,000) families are excluded.

As families become more wealthy large family size tends to become more significant in contributing to excess cost, with 33.3% of those earning over $20,000 and paying too much for housing being large families. Of all large families 38.67% are crowded.

Overlap

Of all persons paying too much and living with 1.01 or more persons per room 100% are large-family households. If one adds to this the six-person families paying too much to live in a six- or seven-room house it becomes clear that all large families paying too much for housing are also overcrowded or would be if they were paying less.

D. Large Families: Renter-Occupants

Disproportionate Need

Of all crowded renters 92% are large families. The correlation with income is

Table 3

DuPage County Large Family Needs, By Tenure and Income

A. HOMEOWNERS

$ Gross Income	Overcrowded			Paying Too Much			Overcrowded a Paying Too Mu		
	A*	B*	C*	A	B	C	A	B	
$ 0- 4,999	202	202	100.0	303	3,131	9.6	202	202	1(
5- 9,999	606	606	100.0	1,313	7,171	18.3	303	303	1(
10-14,999	2,424	2,525	96.0	1,919	10,401	18.5	808	808	1(
15-19,999	1,414	1,414	100.0	707	5,656	12.5	-	-	
20+	1,313	1,313	100.0	303	909	33.3	101	101	1(
Total	5,959	6,060	98.3	4,545	27,268	17.3	1,414	1,414	1(

B. RENTERS

$ Gross Income	Overcrowded			Paying Too Much			Overcrowded an Paying Too Muc		
	A	B	C	A	B	C	A	B	
$ 0- 4,999	-	101	0.0	-	3,939	0.0	-	101	)
5- 9,999	404	404	100.0	606	5,151	11.1	303	303	10(
10-14,999	505	505	100.0	404	808	50.0	202	202	10(
15-19,999	202	202	100.0	101	101	100.0	101	101	10(
20+	101	101	100.0	-	-	-	-	-	-
Total	1,212	1,313	92.3	1,111	9,999	11.1	606	707	8(

*Large families defined as 6 or more persons for homeowner families and 5 or mor persons for renters. A = large families having the given need; B = all familie having the given need; C = A as a % of B.

even greater than with homeowners. Of all crowded large families 100% earn more than $5,000 a year. Large families make up only 11.11% of renters paying too much, but they make up 50% of those earning $10,000-14,999 and 100% of those making $20,000 or more.

Overlap

Of those renters crowded and paying too much for rent 85.71% are large families. Of all large families paying too much for rent 54.5% are also overcrowded.

Supply

Since crowding of large families is not associated with poverty, one might assume middle and high-income families can afford housing of adequate size. The particularly high cost of housing in DuPage County causes 10,706 or 57.5% of all large families to either pay too much for housing or to suffer crowded conditions.

E. Low-Income Families

Although the low-income families with homes who are not over 65 constitute only 10% of all families paying too much for housing and 2.8% of the population, they do comprise roughly one-third of all low-income people, and in this sense their need is great. Low-income renters seem more severely burdened and comprise a substantially larger percentage of all renters paying too much.

Disproportionate Need

Discounting large families, 94.90% of all renters paying more than 25% of their income to rent earn less than $10,000 (Table II-B). Of those paying too much 40% earn less than $5,000. Of all low-income families with heads of household under 65, 95% pay too much. Of them 60% are renters.

Extreme Need

Of the 3,939 families earning below $5,000 and paying too much for rent 3,535 pay more than 35% of their income to rent. Of those paying more than 35% none make more than $10,000. The 3,535 low-income renters paying 35% or more of their income for rent comprise 12.7% of all renters. In all, 18.1% of all renters pay 35% or more of their income.

Supply

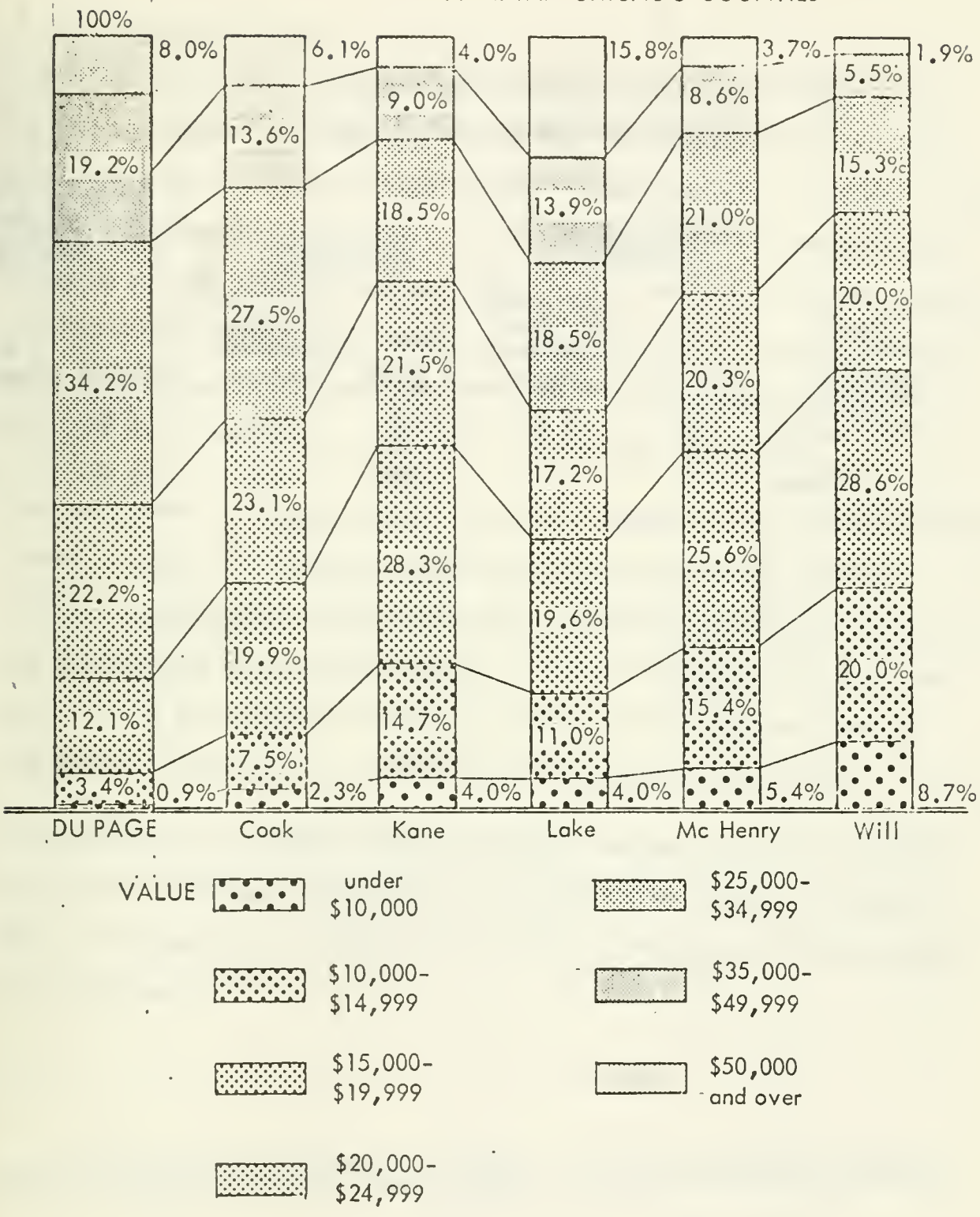
Subtracting the low-income elderly from the poorest needs group, there are 2,626 poor paying 35% or more of their income to rent. At present there are 133 low-income rental supplement units available in DuPage County.

Summary

Generally, as has been shown, the county's builders have not met the needs of certain groups, particularly poor and blue-collar families and especially in the area of alleviating the burden of spending too much income for housing. Figure 3 shows that only 16.4% of the housing in 1970 could be afforded by families with less than $8,000 annual income (1970 dollars), nearly 75% of that for families with incomes between $6,000 and $8,000. Furthermore, as shown in Table 4, the "Too Much Income for Housing" need category is of far greater magnitude than any other category. As will be discussed under "New Construction," very little has happened in the construction industry since 1970 to lessen the needs of the heavily impacted groups.

Figure 3

VALUE OF OWNER-OCCUPIED HOUSING 1970
METROPOLITAN CHICAGO COUNTIES



Source: U.S. Bureau of the Census

Table 4

Housing User Needs, 1970, By Tenure and Race

Needs Housholds	Lacking Some or All Plumbing		Overcrowded		Too Large a Port: Of Income Paid Fo Housing	
	# of HH	% of Total HH, Same Race and Tenure	# of HH	% of Total HH, Same Race and Tenure	# of HH	% of Tot Same Rac
White Owners	497	0.46	6,057	5.61	34,917	32.34
White Renters	301	0.72	1,299	4.66	9,898	34.08

Population and Migration

The Illinois Bureau of the Budget estimates the population of DuPage County in 1975 as 518,558.[1] If one were to take the 1970 population by age cohorts and project to 1975 simply through natural increase [(births) - (deaths)], the 1975 population would be 515,499. The difference between the Budget Bureau's estimate and this "natural increase" total, 3,059, represents the net in-migration for DuPage County. This number, as with the others, is an estimate, but is reliable enough to tell us that there has been an insignificant net in-migration to DuPage County, less than 1% of the 1970 population.

The small growth in DuPage County is a drastic change from the previous decades. During the years 1960-1970 the county increased in size by 57%. The 1970 housing forecasts assumed this trend, which represented substantial in-migration and suburban development, would continue. This has apparently not been the case. If the net migration continues to remain small in DuPage County the character of growth will be somewhat different than that anticipated.

If the population is growing largely by natural increase, then the growth for the 1970-80 decade can be expected to be largely in the younger age cohorts. There will probably be no substantial increase in the numbers of middle-aged or retired people.

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[1]State of Illinois Bureau of the Budget, Illinois Population Projection: Summary by County 1970-2025; February 1975.

Household Formation

Even though the population of the county has grown relatively little since 1970, the number of households has increased greatly in that time. Table 5 shows the estimated number of households in 1975 and Table 6 displays net changes in the number of households since 1970.

Table 5

1975 Households, by Age of Head

	I	II
15-24	10,401	10,181
25-34	34,250	33,618
35-44	34,849	34,748
45-64	58,327	58,285
65 or older	15,156	14,837
TOTAL	152,983	151,669

Table 6

Change in Households 1970-75, by Age of Head

	I	II
15-24	4,027	3,807
25-34	3,217	2,585
35-44	1,229	1,128
45-64	7,531	7,489
65 or older	728	409
TOTAL	16,732	15,418

It is noteworthy that many (40-45%) of the new households are relatively young, with their heads under 35 years of age. This fact, combined with the very slight in-migration, indicates that many people are growing up in the county, then electing to stay when they form their own households.

New Construction

While in-migration seems to have decreased rapidly during the first half of this decade, the housing market has been responsive to that decrease where single-family homes are concerned. Starts for single-family homes show a marked decrease for the years in question.[1]

Table 7

Single-Family Starts, by Year

1970-71	1972	1973	1974
4,350	4,955	3,570	2,305

The same responsiveness has not occurred in the rental sector.[2] The apartment market comprised a greater and greater percent of the total market from 1965 to 1972. Of the 33,375 units existing in 1972 approximately 30,000 had been built since 1965.[3] At the peak in 1970-71 the apartments built comprised almost 70% of total construction. Continued high apartment vacancy rates presumably put a brake on the building boom and by 1974 the percentage of construction of apartments was down to 32% of the total construction.

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[1] F. W. Dodge Co. data.

[2] Based on the available data. Condominiums are considered as rentals; rental homes are not so considered.

[3] DuPage County Building Department - permits.

Table 8

DuPage County New Construction, by Year, Value and Type

Single-Family

Value	1970-71*	1972	1973	1974	Total
$0-14,999	0	0	0	0	0
15,000-19,999	0	0	1	0	1
20,000-24,999	0	458	0	2	460
25,000-29,999	2,931	1,013	0	171	4,115
30,000-34,999	1,419	3,051	2,545	238	7,253
35,000-39,999	0	0	946	1,573	2,519
40,000-49,999	0	433	10	301	744
50,000 and over	0	0	68	20	88
TOTAL	4,350	4,955	3,570	2,305	15,180

Multi-Family

$0-9,999	0	0	137	0	137
10,000-14,999	2,726	680	63	38	3,507
15,000-19,999	3,967	2,679	1,116	632	8,394
20,000-24,999	3,157	764	247	343	4,511
25,000-29,999	0	804	152	0	956
30,000-34,999	0	0	172	104	276
35,000-39,999	0	0	7	0	7
40,000-49,999	0	0	1	0	1
50,000 and over	0	0	0	0	0
TOTAL	9,850	4,927	1,895	1,117	17,789

*1970 and 1971 combined

New single-family construction had a median value of $28,700 in 1970-71 and $37,400 in 1974, a rise of 23.3%. Multi-family homes had a median construction cost of $19,200 in 1974 which roughly translates into a monthly rent of $190.

Generally, using the 2.5 times income for single-family and 25% of income for multi-family (rental) standard, purchasers of new single-family homes had a median income of nearly $15,000 while renters had median incomes of approximately $9,100. Except for those large families with these income levels, then, building in the county has done very little to ameliorate the situation of those identified as particularly needy. The needs situation remains virtually unchanged and may have worsened.

No data were available on the quantity of mobile homes in the county, but local sources have indicated the existence of some mobile homes. No public housing has been built in the county.

Group Quarters

Most of the group quarters in the county are nursing homes and college dormitories. Data from the Illinois Department of Public Health indicate that nursing homes are 96% occupied while sheltered care facilities have a 54% vacancy rate. There are also 18 licensed communal living facilities. None of these facilities or institutions has a particularly heavy impact on the county's housing market since the elderly constitute about 5% of the population. However, such quarters will become more significant in the future. Projections of the county's 1990 population indicate that the elderly population will constitute 11.5% of the people. Planning for these people now will help alleviate future problems.

College dormitories have virtually no effect on the county market and have very little effect in the municipalities, largely owing to the size of the

county's colleges.

Vacancies[1]

The vacancy rates available from the Postal Vacancy Surveys indicate a fairly constant vacancy rate in the single-family home market.

Table 9

Vacancy Rates, by Type of Unit

	1970 Census[2]	June 1972[3]	July 1973[3]	July 1974[3]
Total % vacant	3.4	2.6	3.2	2.3
Single-family % vacant	1.1	1.1	2.3	0.8
Apartment % vacant	11.4	8.5	6.4	7.5
Mobile Homes % vacant	NA	2.6	3.2	2.3

The general slowdown in building, the apparent drop in net in-migration and the levelling out of the rental vacancy rate all indicate a slowing down of growth in DuPage County. A healthy rental vacancy rate is generally considered to be 5%. Clearly the 1970 rate of 11.4% is abnormally high; the 1974 rate of 7.5% may be regarded in another light. A higher than average rental vacancy rate can be an indication of vacancies created either by unwillingness of renters to pay relatively high rents or the willingness of landlords to have

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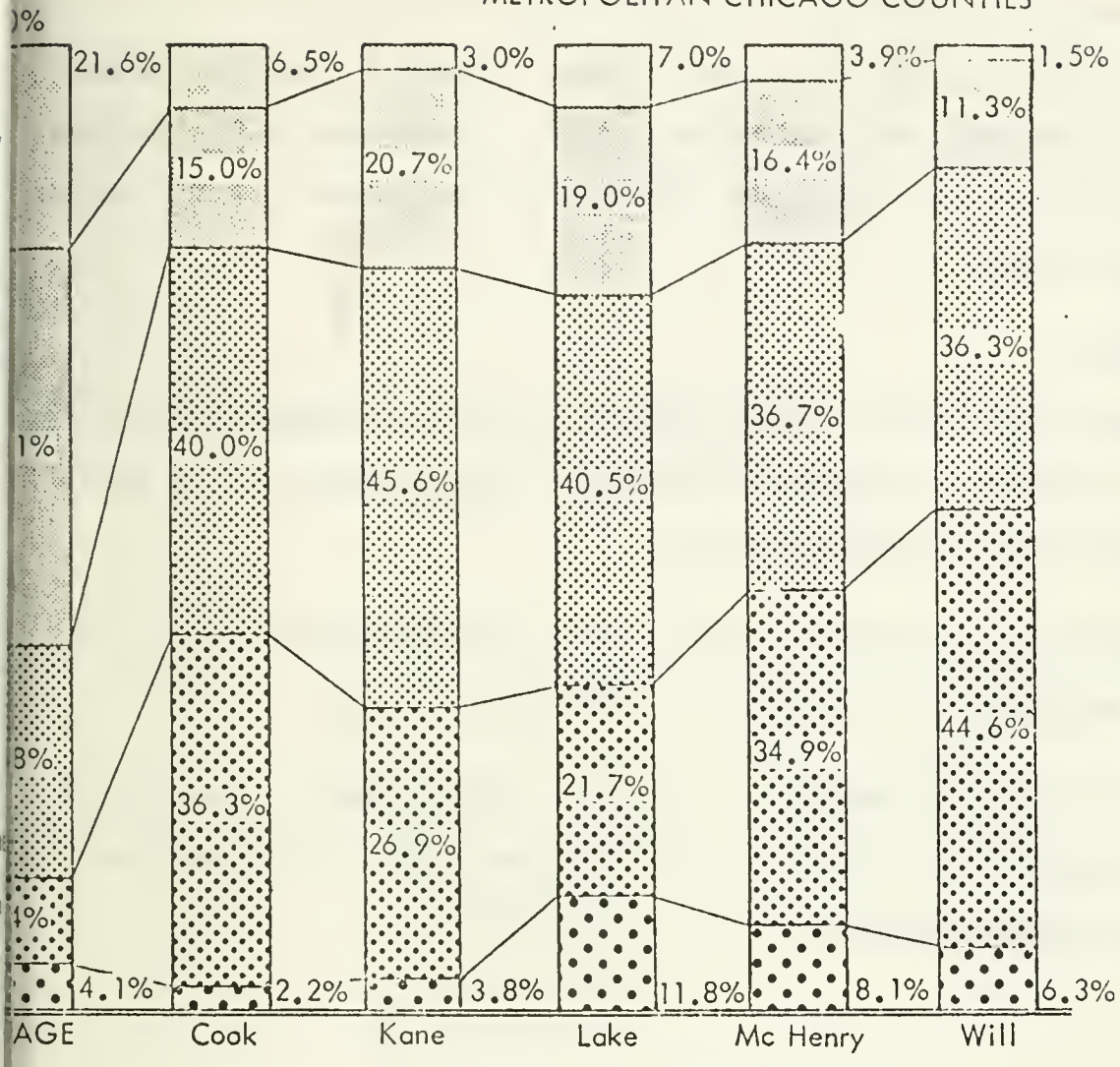
[1]All of these figures based on surveys.

[2]U.S. Census 1970. The rows for the Census represent total households, owner-occupied households and renters.

[3]HUD Postal Vacancy Survey.

FIGURE 4
MONTHLY CONTRACT RENT 1970
METROPOLITAN CHICAGO COUNTIES



ce: U.S. Bureau of the Census

a high vacancy rate because the revenues they are receiving, even with the high vacancy rate, are sufficient to cover expenses. Figure 4 shows that DuPage County has the most expensive apartment units in the Chicago SMSA. Therefore, it is at least possible that local landlords are still making a profit despite high vacancy rates.

Demolitions

The number of demolitions in DuPage County is small, 100 between 1970 and 1973. However, the number of substandard buildings in DuPage County is also small: 409 owner-occupied units (1970 Census).

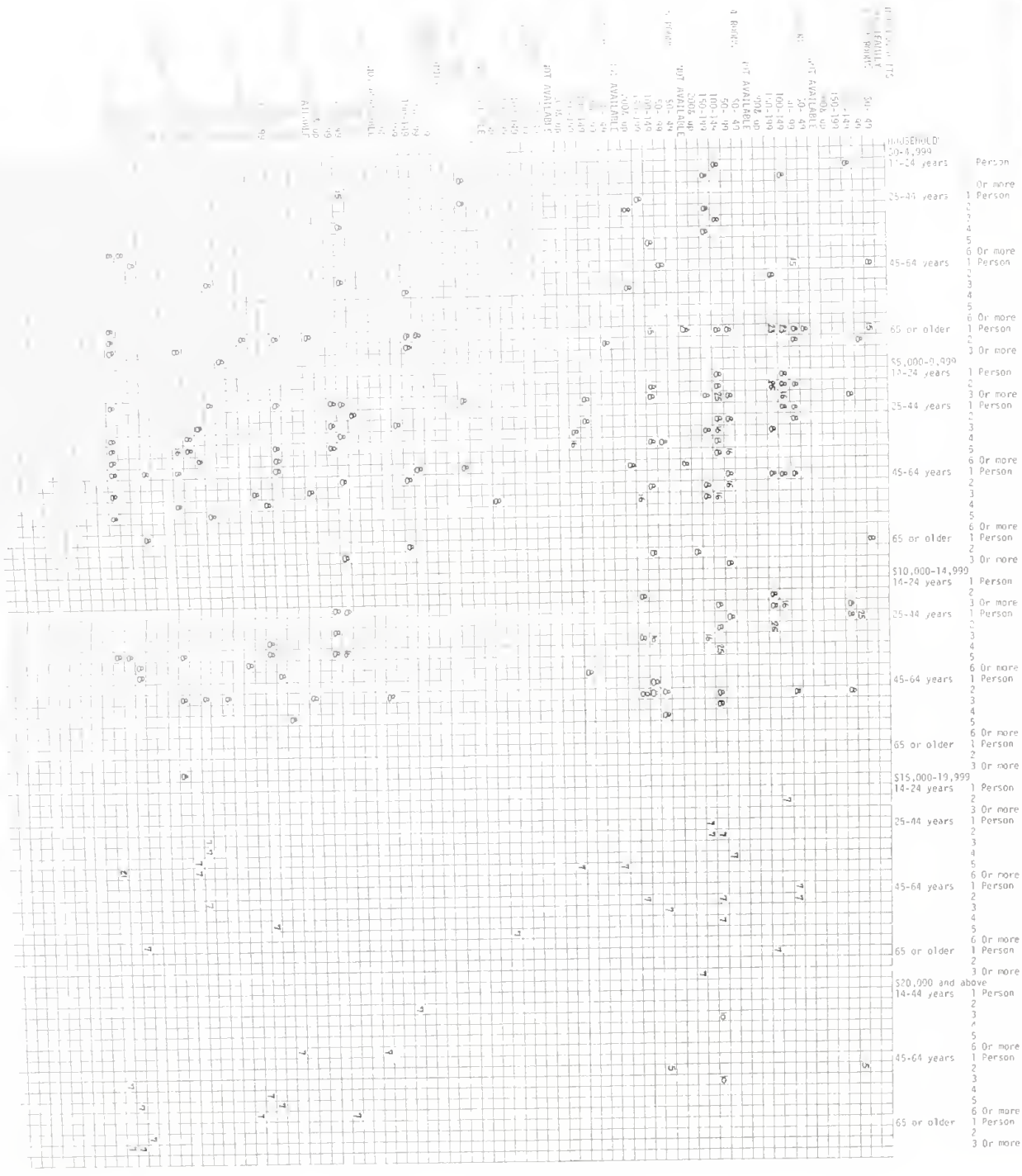
The demolition of substandard buildings, even at the rate of 20 to 30 a year, should quickly result in an upgrading of the housing stock.

The rate at which buildings leave the market in DuPage County is low, since so many homes have been built in the last fifteen years. The depreciation rate, as judged by median sales value, is also low.

TABLE 1 [illegible] ty owner- [illegible] up ed [illegible]using, 1970

HOUSEHOLDS		
$0-4,999		
14-44 years	1 Person	2
	3	4
	5	6 Or more
45-64 years	1 Person	2
	3	4
	5	6 Or more
65 or older	1 Person	2
	3 Or more	
$5,000-9,999		
14-44 years	1 Person	2
	3	4
	5	6 Or more
45-64 years	1 Person	2
	3	4
	5	6 Or more
65 or older	1 Person	2
	3 Or more	
$10,000-14,999		
14-44 years	1 Person	2
	3	4
	5	6 Or more
45-64 years	1 Person	2
	3	4
	5	6 Or more
65 or older	1 Person	2
	3 Or more	
$15,000-19,999		
14-44 years	1 Person	2
	3	4
	5	6 Or more
45-64 years	1 Person	2
	3	4
	5	6 Or more
65 or older	1 Person	2
	3 Or more	
$20,000 and above		
14-44 years	1 Person	2
	3	4
	5	6 Or more
45-64 years	1 Person	2
	3	4
	5	6 Or more
65 or older	1 Person	2
	3 Or more	

T[illegible] Will [illegible]nt Renter-[illegible]cupied Housing, 1970



Will County

The Housing Market in 1970

Information sources for a description of the state of the county's 1970 housing market were the Census Bureau's 1970 Public Use Sample and a special computerized tabulation of 1970 Census data prepared for the Department of Housing and Urban Development, referred to hereafter as the HUD tape. Generally, the numbers reported on the HUD tape were distributed according to the pattern shown in tabulations of the Public Use Sample data.

The format into which the Public Use Sample data were placed is identical to that used in analyzing the data to determine particular housing needs.

User Needs in 1970

The number of households in the county which were in any of the user needs categories are shown in Tables 2, 3 and 4. As with the overview of the 1970 housing market, these tables are derived from Public Use Sample and HUD tape data which are also included in this report.

Substandard (Lacking Some or All Plumbing)

Generally speaking, living in substandard housing is a greater problem for blacks than whites. While blacks form only about 5% of the county's households, they constitute over 30% of the families living in substandard housing. Renters also suffer more than owners. Although they constitute approximately only 26% of the households, nearly 55% of the households living in substandard conditions are renters. About 33% of households occupying substandard housing have annual incomes of less than $5,000.

Table 2

Will County

Lacking Some or All Plumbing
By Race, Tenure, Age and Income

	White Owners	White Renters	Black Owners	Black Renters	Total
Under Age 62					
$ 0- 4,999	136	69	100	50	355
5,000- 9,999	0	137	100	100	337
10,000-14,999	204	137	50	100	491
15,000-19,999	0	0	0	0	0
20,000 and up	0	69	0	0	69
Over Age 62					
$ 0- 4,999	126	69	0	0	195
5,000- 9,999	0	137	0	0	137
10,000 and up	0	0	0	0	0
TOTAL	466	618	250	250	1,584

Table 3

Will County

Overcrowded, by Race, Tenure, Age and Income

	White Owners	White Renters	Black Owners	Black Renters	Total
Under Age 62					
$ 0- 4,999	204	69	100	100	473
5,000- 9,999	952	754	200	200	2,106
10,000-14,999	1,632	206	200	0	2,038
15,000-19,999	544	35	0	0	579
20,000 and up	272	69	0	0	341
Over Age 62					
$ 0- 4,999	10	35	0	0	45
5,000- 9,999	63	69	0	0	132
10,000 and up	0	10	0	0	10
TOTAL	3,677	1,247	500	300	5,724

Overcrowded

Overcrowding is a somewhat more frequent occurrence than the existence of sub-standard housing, affecting nearly 8% of the county's households. A greater relative burden of overcrowding is borne by blacks who are nearly 14% of the overcrowded households, but only 5% of all households. The greatest absolute need is among white owners, 3,677 of whom are overcrowded. This number, though, represents only 7.4% of all white households. There is no apparent economic bias to overcrowding as 39.1% of overcrowded households have incomes between $5,000 and $9,999 while another 35.8% have incomes between $10,000 and $14,999.

Paying Too High a Portion of Income for Housing

This category of need is the greatest affecting approximately 25% of all the county's households. Not surprisingly, the poor are hardest hit, composing 48.3% of all families paying too much for housing. Another 34.9% of families in this need category have annual incomes in the next highest bracket, $5,000-$9,999. In terms of portions of total population in this need category, black renters are worst off as 63.1% of their number are paying too much. White owners are best off with 23.7% paying too much, although they constitute nearly 64% of the total need category.

Needs "Overlaps"

In some cases it is possible for a household to experience more than one type of need, e.g., being overcrowded and paying too high a portion of income for housing. An attempt has been made to assess the magnitude of "overlap" between need categories for white owners and renters. The results of that effort are shown in Table 5 and Figure 1.

Table 4

Will County

Paying Too High a Proportion of Income for Housing,
By Race, Tenure, Age and Income

	White Owners	White Renters	Black Owners	Black Renters	Total
Under Age 62					
$ 0- 4,999	1,836	1,713	100	500	4,149
5,000- 9,999	3,128	1,781	200	400	5,509
10,000-14,999	2,040	69	100	100	2,309
15,000-19,999	476	0	0	0	476
20,000 and up	136	0	0	0	136
Over Age 62					
$ 0- 4,999	3,087	1,302	200	200	4,789
5,000- 9,999	882	69	0	0	951
10,000 and up	189	0	0	0	189
TOTAL	11,774	4,934	600	1,200	18,508

Table 5

Will County

Needs "Overlaps", By Tenure

	Lacking Plumbing and Overcrowded	Lacking Plumbing and Paying Too Much	Overcrowded and Paying Too Much	All Needs
Owners	73	73	254	65
Renters	164	-	383	-

For both owners and renters, there is very little "overlap" largely because the "lacking plumbing" and "overcrowded needs" components are relatively small. Major areas of "overlap" are 1) overcrowded and paying too much and 2) overcrowded and lacking some or all plumbing.

Intensity of Needs

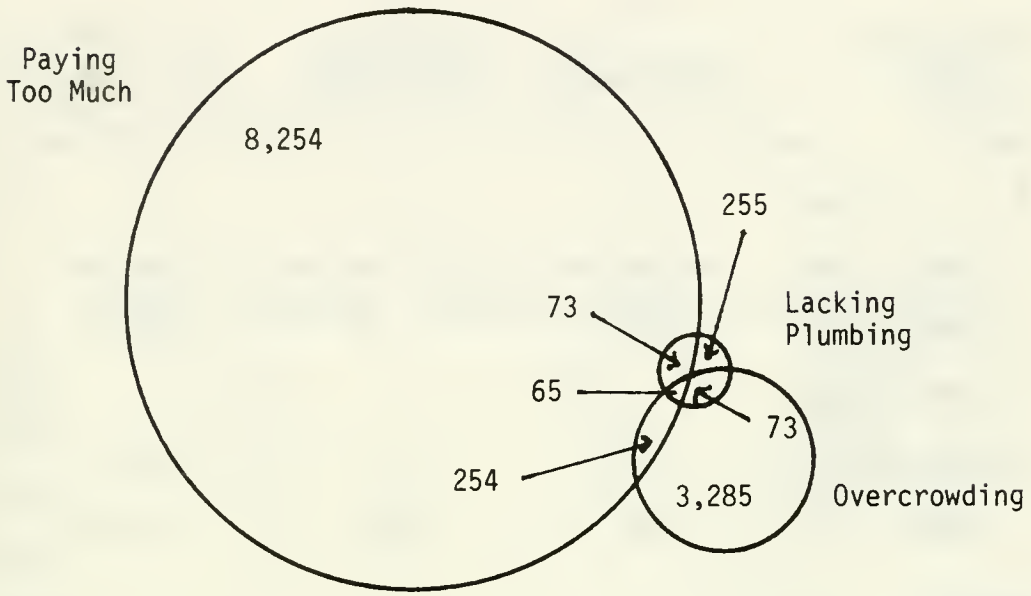
As a further way of measuring needs, two of the needs components, "overcrowding" and "paying too much income for housing," have been further disaggregated into "severe overcrowding" (1.51 or more persons per room) and "paying an extremely high proportion of income (35% or more) for housing." The "severe overcrowding" measure has been tabulated for both white owners and white renters while the "paying extremely high proportion of income" is shown only for white renters.

Figure 1

Housing Needs Overlap for Whites in Will County, By Tenure

1970 Public Use Sample

White Owners



White Renters

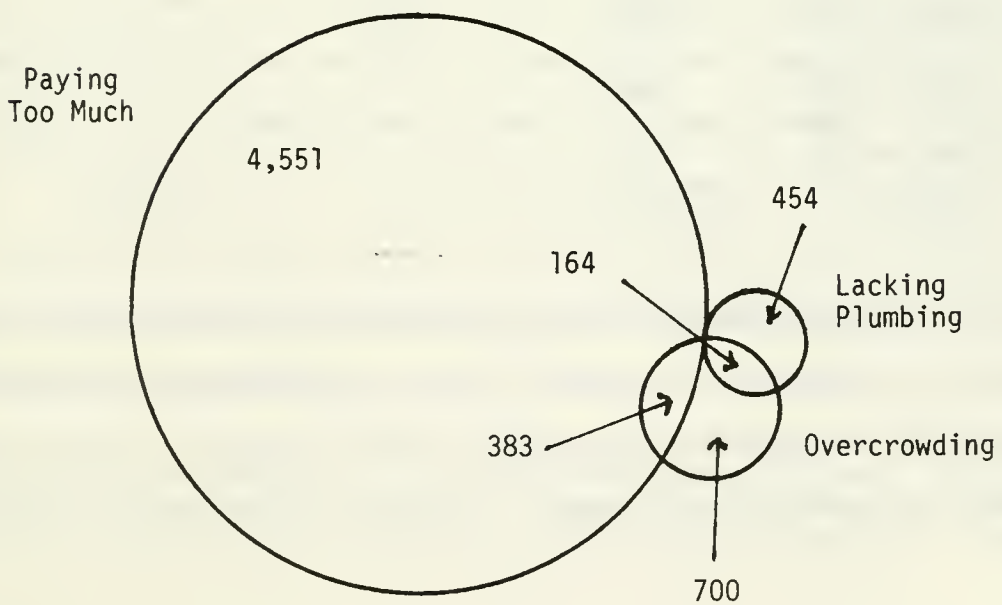


Table 6

Will County

Severe Overcrowding as a Percent of Crowding,
By Income and Tenure

Household Income	A Overcrowded	B Severely Overcrowded	B as a % of A
Renters			
$ 0- 4,999	74	-	--
5,000- 9,999	879	147	16.72%
10,000-14,999	220	74	33.64
15,000-19,999	-	-	--
20,000 and up	74	74	100.00
TOTAL	1,247	295	23.53%
Owners			
$ 0- 4,999	205	136	66.34%
5,000- 9,999	1,022	69	6.75
10,000-14,999	1,634	136	8.32
15,000-19,999	545	-	--
20,000 and up	272	-	--
TOTAL	3,678	341	9.27%

For Will County renters, severe overcrowding is no respector of income. In fact, as income rises, so generally does the percentage of crowded households which are also severely overcrowded. Overall, nearly 1/4 of the crowded households are severely overcrowded. In contrast to the renters, the most severe

overcrowding among owners occurs in the lowest income range ($0-4,999) with some in the next two higher ranges. Overall, less than 10% of the overcrowded owner families are also severely overcrowded.

Table 7

Will County

Severity of Paying Too Much for Housing, By Income

Income	A Paying over 25% of Income for Housing	B Paying over 35% of Income for Housing	B as a % of A
$ 0- 4,999	3,015	2,741	90.91%
5,000- 9,999	1,850	617	33.35
10,000-14,999	69	69	100.00
15,000-19,999	-	-	--
20,000 and up	-	-	--
TOTAL	4,934	3,427	69.45

As the table shows, nearly 7 of every 10 renter households paying too much of their income for housing were paying an exceedingly large amount for their housing. Nearly 80% of these households were in or near poverty. The fact that 100% of the households in the $10,000-14,999 income range paying over 25% of their income were also paying over 35% may be illusory since this finding may show nothing more than moderate-income families disposing of some of their discretionary income on housing.

Two groups appear to be particularly affected by the overall needs. Low-income households with the head under 65 seem to suffer disproportionately. Eight

percent live in housing lacking plumbing, 10.6% are overcrowded and 93% pay too large a percent of the income for housing, 84.54% of them paying greater than 38%. Two of every three poor households that are crowded are severly crowded.

Faring even worse than low-income households in general are low-income blacks. Among owners, 14% live in housing lacking plumbing, 22% are overcrowded and 51% pay too much for housing. Were the housing adequate, this number might be larger. Among renters the situation is similar, with 63% of all black renters paying too much for housing.

There has been little low-income housing built in the county since 1970, leaving one to conclude that the needs profile existing in 1970 has changed very little. If anything, the situation has probably gotten worse since housing costs have generally stayed ahead of wage increases, with the result that the number of households in the "paying too much" category has increased.

Population and Household Formation

The Illinois Bureau of the Budget has projected the county's 1975 population to be 279,363 people. The estimated number of households these people form is shown in Table 8-A while Table 8-B shows components of change in the number of households over the last five years.

By far the greatest relative increases in households are among the two younger sectors of the household headship population. This finding reflects the attrac tiveness of the county for young people, who are either migrating there or are staying in the county after leaving their parents' homes to live on their own.

The main bases of the county's economy are in manufacturing and retailing. As long as those components continue to expand, the county as a whole will grow. By 1980, the Budget Bureau estimates that the population will be 334,854 which would represent an increase of 19.9% over the next five years. Housing, if the N.I.P.C. estimates are correct, would have to increase by some 17,500 units to meet the need created by formation and in-migration of new households.

Table 8

Will County

A. 1975 Projected Households, By Age of Head, and Residence

	I[1]			II[1]		
	Total	Urban	Rural	Total	Urban	Rural
15-24	6,704	5,406	1,298	6,585	5,317	1,268
25-34	19,915	13,929	5,986	19,536	13,675	5,861
35-44	16,707	11,868	4,839	16,656	11,833	4,823
45-64	29,572	22,410	7,162	29,551	22,394	7,157
65+	11,431	8,824	2,607	11,221	8,662	2,559
TOTAL	84,329	62,437	21,892	83,549	61,881	21,668

B. Change in Households, 1970-75, By Age, and Residence

	I			II		
	Total	Urban	Rural	Total	Urban	Rural
15-24	2,095	1,654	441	1,976	1,565	411
25-34	4,602	3,198	1,404	4,223	2,944	1,279
35-44	1,806	1,278	528	1,755	1,243	512

[1] I and II refer to different sets of Census Bureau assumptions about household formation rates as they are affected by birth, death, marriage and divorce rates.

Table 8-B (Cont.d)

	I			II		
	Total	Urban	Rural	Total	Urban	Rural
45-64	4,399	3,330	1,069	4,378	3,314	1,064
65+	759	586	173	551	424	127
TOTAL	13,661	10,046	3,615	12,883	9,490	3,393

Migration

Estimating migration through the cohort-survival[1] method has shown that the county has experienced a net in-migration of 16,511 people or about 5,160 households. This number represents a 6.6% increase over the 1970 population. Nearly every age group has been affected by migration trends as can be seen by the following table.

Table 9

Will County

Net Migration, By Age Cohort

Age in 1975	Migrants	% of 1970 Age Cohort
5- 9	3,651	15.6%
10-14	2,202	7.7
15-19	713	2.5
20-24	-77	0.34
25-29	3,255	18.1
30-34	3,690	20.0
35-39	1,344	8.2

[1]See Shryock and Siegel, The Methods and Materials of Demography, U. S. Government Printing Office, Washington, D.C., 1973, Chapter 21 for details on this method of estimating migration.

Table 9 (Cont'd.)

Age in 1975	Migrants	% of 1970 Age Cohort
40-44	1,358	9.0
45-49	1,005	6.6
50-54	829	5.7
55-59	460	3.7
60-64	6	0.06
65-69	-655	7.87
70-74	-426	6.8
75-79	-445	9.0
80-84	-401	11.5
85+	2	0.1
TOTAL	16,511	6.6

Nearly 77% of the net migration was accounted for by children in the 5-14 age bracket and adults in the 25-34 age bracket. If one assumes a span of 20 years between generations, these figures would indicate that much of the in-migration is composed of young families. Most of the out-migration occurs among the 65 and over age brackets which would likely show departure of retired persons.

Starts

Data gathered by the Northeastern Illinois Planning Commission indicated a total of 18,325 starts in the county of which 11,603 (63.3%) were single-family homes. The median value of the new single-family units was $22,700 in 1970-71 and $27,700 in 1974, an increase of 22%. The remaining 6,722 new units were multi-family and included both townhouses and more conventional apartment

buildings or complexes. Median construction costs for these units dropped from $16,800 in 1970-71 to $13,500 in 1974, a decline of 19.6%.

As is obvious from the tables, the great bulk of the county's construction activity is directed toward families with yearly incomes between $8,000 and $12,000 for owner-occupants and incomes between $4,800 and $9,600 for renters. Most occupants of newly built rental units are paying between $100 and $199 in monthly rent. Detailed data on the county's new construction are given in Table 10.

There are an estimated 1,528 mobile homes in the county, 68 of which have been added since 1970. These units presumably cost between $10,000 and $15,000 and provide a source of housing for families in the low-moderate income range ($4,000-$6,000 annually).

Group Quarters

The 1970 Census showed that only 2.8% of the county's population occupied group quarters. Such quarters include college dormitories, prisons and nursing homes. According to the available data, very little has happened in construction of group quarters since 1970. Therefore, group quarters are still presumed to be providing shelter for approximately 7,100 people.

Public Housing

The 1973 Department of Housing and Urban Development register of local housing authorities showed that there were 1,099 public housing units in Will County with another 220 planned for construction for a total of 1,319. Of this number, 783 are specifically intended for low-income elderly households.

Table 10

Will County

New Construction, 1970-74

	Single-Family				
	1970-71	1972	1973	1974	TOTAL
	%	%	%	%	%
$ 0- 4,999	-	-	-	-	-
5- 9,999	-	-	-	-	-
10-14,999	-	-	-	-	-
15-19,999	163(3.46)	-	-	226(13.00)	389(3.35)
20-24,999	4,086(86.70)	999(46.15)	-	-	5,085(43.82)
25-29,999	464(9.84)	1,165(53.85)	2,671(89.50)	1,196(68.65)	5,496(47.37)
30-34,999	-	-	-	320(18.35)	320(2.76)
35-39,999	-	-	-	-	-
40-44,999	-	-	-	-	-
45-49,999	-	-	-	-	-
50+	-	-	313(10.50)	-	313(2.70)
TOTAL	4,713	2,164	2,984	1,742	11,603(100.00)

	Multi-Family				
$ 0- 4,999	-	26(5.52)	-	-	26(0.39)
5- 9,999	133(4.10)	32(6.68)	32(2.45)	289(17.10)	486(7.23)
10-14,999	937(28.79)	138(29.23)	293(22.45)	796(47.10)	2,164(32.19)
15-19,999	1,580(48.53)	191(40.43)	887(67.97)	269(15.92)	2,927(43.54)
20-24,999	449(13.78)	68(14.49)	54(4.14)	29(1.72)	600(8.93)
25-29,999	-	17(3.64)	-	184(10.89)	201(2.99)
30-34,999	156(4.80)	-	39(2.99)	58(3.43)	253(3.76)
35-39,999	-	-	-	55(3.25)	55(0.82)
40-44,999	-	-	-	-	-
45-49,999	-	-	-	-	-
50+	-	-	-	10(0.59)	10(0.15)
TOTAL	3,255	472	1,305	1,690	6,722(100.00)

Vacancies

The most recent HUD postal vacancy surveys, taken in July 1974, showed an overa 2.3% vacancy rate for Will County's single-family residences, most of which are owner-occupied. This rate is an increase from the 1.3% rate observed in 1973 and the 0.9% rate in 1972.

Multi-family dwellings, all of which are considered rental units, displayed a 6.8% vacancy rate in 1974 compared with a 4.7% rate in 1973 and 3.8% in 1972. Mobile homes showed a 10.0% vacancy rate, up from 3.3% in 1972.

Both vacancy rates for owner- and renter-occupied units are above the generally accepted indicators (1.5% for owners, 5.0% for renters) of a healthy housing market. High vacancy rates in this instance indicate construction either in anticipation of an unrealized demand or at a price level which cannot be met by the average Will County resident.

Demolitions, Conversions and Mergers

There have been 247 demolitions in the county. While no specific data are available on the characteristics (such as sales value, occupancy status, type of unit, etc.), it is generally assumed that demolished buildings were nearly valueless (worth less than $1,500) and had not been occupied in several years. This assumption can be made because of a lack in recent years of the kind of massive demolition projects which existed in the '60s as a result of urban renewal and highway-building programs. No data have been available on conversions and mergers, but they are assumed to cancel one another and, hence, to have no net effect on housing supply.

Champaign County

The Housing Market in 1970

Data sources for describing the state of the housing market in 1970 were mainly the Census Bureau's 1970 Public Use Sample and a special census tabulation prepared by the Census Bureau for the Department of Housing and Urban Development. Generally, the figures reported in the HUD tables were distributed according to the pattern found in a tabulation of the Public Use Sample data.

The description of housing needs which follows is based upon these data as they were stratified and cross-classified by a computer program, generally along the same lines as Table 1 shown in the Will County Chapter.

User Needs in 1970

The numbers of households in the county which were in one or several of the types of user needs are shown in Tables 1, 2 and 3. Because of the possibility that a household might fit into more than one need category, needs "overlaps" were tabulated and are shown in Table 4 and Figure 1. Finally, as a way of getting an idea of the severity of certain user needs, tables were produced which compared the number of overcrowded households to the number of severely overcrowded households and the number of renters paying more than 25% of their income for housing to those paying more than 35% of their income. This information is conveyed in Tables 5 and 6.

Substandard Housing, Deterioration and Rehabilitation

Using the standard definition of substandard housing (lacking some or all plumbing), the group occupying the highest percentage of substandard housing is black renters, 22.4% of whom are living in substandard homes. Of the white renters, 6.7% are housed in substandard conditions while 5.4% of black homeowners and 2.5% of the white homeowners occupy substandard homes. Vacant housing units also comprise a large part of the substandard housing. 18.5% of the vacant units are substandard, over half of them in the "other vacant" category which consists of units being held off the market, second or vacation homes, and abandoned housing.

Over the years, the overall percentage of substandard housing has declined, revealing an increased interest in adding plumbing to the existing housing stock. Future improvements are very dependent upon the state of the home improvement and housing purchase loan markets. Theoretically, the harder it becomes to get a mortgage, the greater will be the demand for home improvement loans because a homeowner especially will be increasingly motivated to improve the home in which he already lives rather than seek to move to another home.

Overcrowding

In Champaign County, most of the crowding in owner-occupied homes occurs in those in which 5- or 6-member families are housed. Most of these families occupy homes worth less than $20,000. There does not seem to be any particular income bias to being overcrowded, though it is rare for any family with an income over $15,000 annually to live in crowded conditions.

Table 1

Champaign County

Lacking Some or All Plumbing, By Race, Tenure, Age and Income

	White Owners	White Renters	Black Owners	Black Renters	Total
Under Age 62					
$ 0- 4,999	87	792	28	106	1,012
5,000- 9,999	138	320	0	0	458
10,000-14,999	36	198	0	0	234
15,000-19,999	0	0	0	0	0
20,000 and up	0	0	0	0	0
Over Age 62					
$ 0- 4,999	187	324	0	0	511
5,000- 9,999	0	0	0	0	0
10,000 and up	0	0	0	0	0
TOTAL	448	1,634	0	0	2,215

Table 2

Champaign County

Overcrowding, by Race, Tenure, Age and Income

	White Owners	White Renters	Black Owners	Black Renters	Total
Under Age 62					
$ 0- 4,999	87	581	114	490	1,272
5,000- 9,999	504	317	57	70	948
10,000-14,999	324	230	0	0	554
15,000-19,999	90	38	0	0	128
20,000 and up	104	76	0	0	180
Over Age 62					
$ 0- 4,999	17	5	0	0	22
5,000- 9,999	5	5	0	0	10
10,000 and up	35	5	0	0	40
TOTAL	1,166	1,257	171	560	3,154

Renters in Champaign County face a different situation probably because apartment units tend to be smaller than single-family residences. Overcrowded renter families can range anywhere from two members to over six in size, especially in the "less than $5,000 yearly" income bracket. Above that income level, there is a tendency for only 5- or 6-member households to be crowded. Most crowded housing units tend to be less than five rooms in size and to rent for less than $150 per month.

Throughout the county, renters tend to occupy a higher percentage of overcrowded housing than owners. Rural areas also tend to have less overcrowding than urban areas.

Rent and Value as Percentages of Income

As might be expected, the greatest number of people in this kind of need are those with lower incomes. Nearly half of the homeowners with less than $5,000 annual income are found to be devoting too much of that income toward housing costs. In addition there is a fair portion of homeowners (12.6%) in the $5,000-9,999 income class budgeting too much income for housing. This overbudgeting is particularly true for those families living in larger, more expensive homes. There are also cases of overbudgeting in higher income brackets, but these are assumed to be matters of choice.

Renters with less than $5,000 annual income exhibit very marked need with respect to rent/income ratios. 83% of these families are paying too much of their income for rent. Other income categories are not nearly as hard hit as those whose income is below $5,000 yearly. As with owners, the assumption is that those who pay more than 25% of their monthly income toward rent do so out of choice rather than necessity.

Table 3

Champaign County

Paying Too High a Proportion of Income for Housing,
By Race, Tenure, Age and Income

	White Owners	White Renters	Black Owners	Black Renters	Total
Under Age 62					
$ 0- 4,999	725	5,511	114	210	6,560
5,000- 9,999	504	978	57	35	1,574
10,000-14,999	396	5	0	0	401
15,000-19,999	45	5	0	0	50
20,000 and up	52	5	0	0	57
Over Age 62					
$ 0- 4,999	952	982	0	0	1,934
5,000- 9,999	225	169	0	0	394
10,000 and up	1	1	0	0	2
TOTAL	2,900	7,656	171	245	10,972

Needs "Overlaps"

It is possible for a household to have more than one kind of housing need, for example, to be living in a home which lacks adequate plumbing and is overcrowded. In order to get an idea of how much "overlapping" there is, data from the Public Use Sample were cross-compared, resulting in the following table.

Table 4

Champaign County

Needs "Overlaps" for White Owners and Renters

	Lacking Plumbing and Overcrowded	Lacking Plumbing and Paying Too Much	Overcrowded and Paying Too Much	All User Needs
Owners	170	34	36	0
Renters	272	643	472	61

Generally, there is not too much "overlap", but it does occur in many different areas, significantly for owner-occupied units lacking plumbing and overcrowded and all "overlap" categories for renter-occupied units.

Severity of Needs

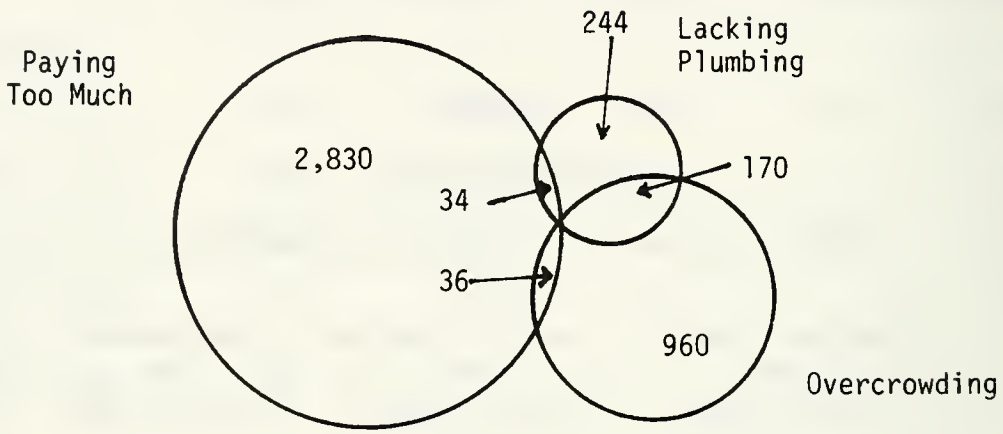
In two of the needs categories additional tables were generated to show the relative severity of need, i.e., to show, for example, what percentage of overcrowded households (1.01+ persons/room) were also severely overcrowded (1.51+ persons/room). This information was compiled for crowding needs for both owners and renters and for paying too much income for housing for renters only, and appears in Table 5 and 6 below.

Figure 1

Housing Needs Overlap for Whites in Champaign County, By Tenure

1970 Public Use Sample

White Owners



White Renters

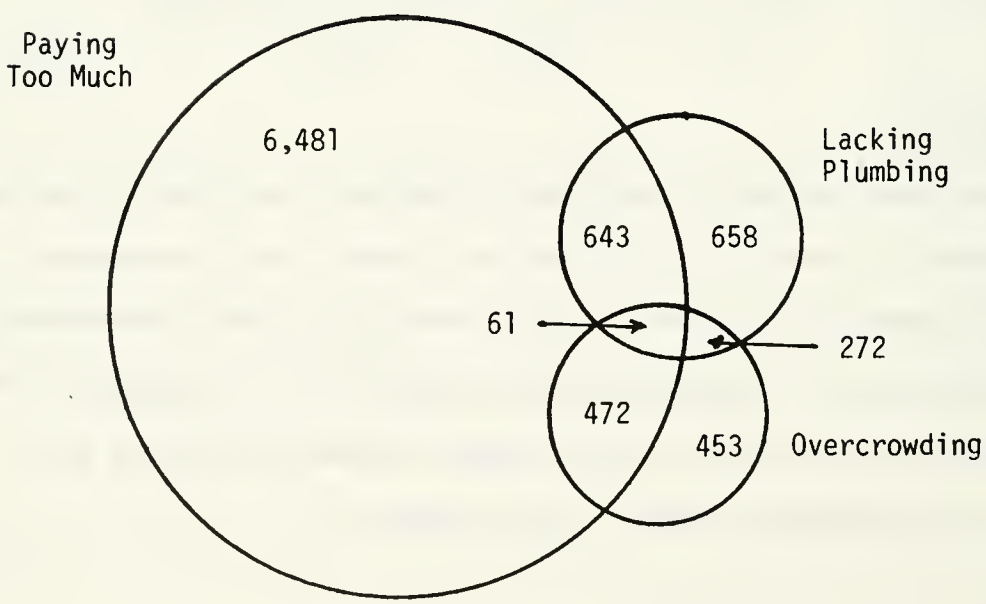


Table 5

Champaign County

Severity of Crowding, By Tenure and Income

Household Income	(A) Overcrowded	(B) Severely Overcrowded	% of (A) Which Are (B)
Renters			
$ 0- 4,999	520	216	41.54
5,000- 9,999	347	87	25.07
10,000-14,999	260	173	66.54
15,000-19,999	43	--	0
20,000 and up	87	--	0
TOTAL	1,257	476	37.87
Owners			
$ 0- 4,999	129	32	24.80
5,000- 9,999	582	--	0
10,000-14,999	324	--	0
15,000-19,999	65	--	0
20,000 and up	65	--	0
TOTAL	1,165	32	2.75

Thus, for renters, the problem of being severely overcrowded is spread throughout lower- and moderate-income groups and affects nearly 38% of the total number of overcrowded households. But for owners, the severe overcrowding problem is confined to households in or near poverty and afflicts only about 3% of the total number of overcrowded households.

Table 6

Champaign County

Severity of Paying Too Much for Housing, By Income

Household Income	(A) Paying 25% Or More For Housing	(B) Paying 35% Or More For Housing	% of (A) Which Are (B)
Renters			
$ 0- 4,999	6,397	5,370	83.94
5,000- 9,999	1,259	373	29.63
10,000-14,999	--	--	--
15,000-19,999	--	--	--
20,000 and up	--	--	--
TOTAL	7,656	5,743	74.90%

Of the families regarded as paying too high a portion of their income for housing, nearly 75% were paying an overly high amount. Over 5/6 of the families in or near poverty who were "paying too much" were severe cases of the "paying too much" and nearly 30% of the low-moderate income families who paid too much were severe cases.

Relative Housing Costs for Champaign County

Table 7 shows costs of housing, costs of living and their relationship over the last 5 years for lower, intermediate and higher consumption budgets for a "typical" family of 4 in Champaign County.[1]

[1] U. S. Bureau of Labor Statistics, Handbook of Labor Statistics, 1970, 1971, 1972, 1973, 1974.

Section C of Table 7 indicates that housing costs as a proportion of gross income have hovered around the recommended standard of 25%, though only those families with lower consumption budgets consistently stayed below that benchmark. Additionally, it can be seen that, with some fluctuating, the percentage of income devoted to housing costs has dropped over the last five years for all budget categories.

Generally, the pattern seen in Section C, Table 7 is interpreted as showing a tight housing market in the early '70's with a loosening beginning in 1973 and a continuing at a lesser level in 1974. This general loosening of the local market may be explained by the continuation of new construction in the county in spite of a relative lack of in-migration or newly formed households to occupy such housing.

Table 7

Champaign County

Cost of Housing to Cost of Living: 1970-74

	1970	1971		1972		1973		1974	
	$	$	% chg.	$	% chg.	$	% chg.	$	% chg.
A. Gross Income: Lower Budget	7,235	7,534	4.13	7,684	1.99	8,582	11.69	9,496	10.65
Intermediate Budget	10,864	11,214	3.22	11,605	3.49	12,943	11.53	14,587	12.70
Higher Budget	15,769	16,274	3.20	16,808	3.28	18,723	11.39	21,073	12.55
B. Housing Costs: Lower Budget	1,743	1,833	5.16	1,856	1.25	1,890	1.83	2,012	6.46
Intermediate Budget	2,776	2,873	3.49	3,020	5.12	3,123	3.41	3,441	10.18
Higher Budget	4,233	4,385	3.59	4,620	5.36	4,783	3.53	5,293	10.66
C. Housing Costs ÷ Gross Income	%	%	% chg.	%	% chg.	%	% chg.	%	% chg.
Lower Budget	24.09	24.33	1.00	24.15	-0.74	22.02	-8.82	21.19	-3.77
Intermediate Budget	25.55	25.62	0.27	26.02	1.56	24.13	-7.26	23.59	-2.24
Higher Budget	26.85	26.94	0.34	27.49	2.04	25.55	-7.06	25.12	-1.68

Source: U. S. Budget of Labor Statistics, Handbook of Labor Statistics, 1971, 1972 and 1973; and press releases dated April 1974 and April 1975.

Table 8 shows the relative cost of housing by tenure (owner-occupied vs. renter-occupied) for the county.

Table 8

Champaign County

Cost of Housing as a Percentage of Cost of Living: 1970-74, By Tenure

	1970	1972		1973		1974	
	%	%	% chg.	%	% chg.	%	% chg.
Owners:							
Intermediate Budget	26.80	26.97	0.63	25.11	- 6.90	24.75	-1.43
Higher Budget	26.56	27.03	1.77	25.16	- 6.92	24.86	-1.19
Renters:							
Lower Budget	24.09	24.15	0.25	22.02	- 8.82	21.19	-3.77
Intermediate Budget	21.77	23.19	6.52	19.10	-17.64	20.10	-5.24
Higher Budget	22.70	24.22	6.70	22.17	- 8.46	21.23	-4.24

Source: U. S. Bureau of Labor Statistics, Handbook of Labor Statistics, 1971 and 1973; and press releases dated April 1974 and April 1975.

As can be seen from the table, there is a similar pattern of rises and declines in both the overall cost of housing/cost of living ratio and those ratios when disaggregated by tenure. Generally homeowners have devoted somewhat more (a higher percentage) of their income for housing than have renters though they were not very far from the 25% guideline. Also, on the renter side, it appears that lower budget and higher budget renters were always very near one another in percentage of income budgeted to housing while the intermediate budget

renters averaged 1 to 3 percentage points lower than the other two groups. While this situation was not especially critical for the higher budget families, it has some significance for the lower budget households because they were allocating equal proportions of their income and yet getting less housing when compared with the higher budget families.

Table 9 shows the same information as Table 8, but for a retired couple (a husband over age 65 and his wife).

Table 9

Champaign County

Relative Cost of Housing for a Retired Couple: 1969-72

	1969	1970		1971		1972	
	$	$	% chg.	$	% chg.	$	% chg.
A. Gross Income:							
Lower Budget	3,047	3,194	4.82	3,389	6.11	3,489	2.95
Intermediate Budget	4,390	4,681	6.63	4,953	5.81	5,130	3.57
Higher Budget	6,859	7,361	7.32	7,688	4.44	7,865	2.30
B. Housing Costs:							
Lower Budget	1,123	1,150	2.40	1,209	5.13	1,246	3.06
Intermediate Budget	1,611	1,735	7.70	1,826	5.24	1,880	2.96
Higher Budget	2,402	2,615	8.87	2,756	5.39	2,845	3.23
C. Housing Costs Gross Income:	%	%	% chg.	%	% chg.	%	% chg.
Lower Budget	36.86	36.00	-2.33	35.67	-0.92	35.71	0.11
Intermediate Budget	36.70	37.06	0.98	36.87	-0.51	36.65	-0.59
Higher Budget	35.02	35.53	1.46	35.85	0.90	36.17	0.89

Source: U. S. Bureau of Labor Statistics, Handbook of Labor Statistics, 1970, 1971, 1972 and 1973.

As can be seen in Section C of this table, the household with a retiree at its head has been paying over 35% of its income for housing, a situation which is deemed a severe problem, especially for persons on relatively fixed incomes. Data are lacking for the years after 1972 when inflation has gotten much worse, but one can speculate that retiree families have been hit very hard in recent times and may now be paying as much as 40-45% of their income for housing.

Summary of Needs

When one looks at the county's housing needs, it becomes apparent that there is a large overlap of needs, especially between the "paying too much" category and either of the other two needs; i.e., most families who are overcrowded and/or living in substandard housing are also paying too much for their housing. There are also many families simply putting too large a portion of their budgets toward housing.

While in some cases paying too much is a matter of choice, many times it is a result of market conditions. The section on relative housing costs has shown that the condition of paying too much has eased in recent years, but there are still groups for whom the need has not eased, the elderly, for example. It is also difficult to see that problems of plumbing-deficient, substandard housing will be alleviated solely through private market forces.

Therefore, it would seem that there ought to be public action to lower the cost to a family who is buying or renting a house, especially if that family is elderly and/or poor. Such action might also help lessen overcrowding since it could open up a wider range of housing choice for large families.

It would also appear that some public program of lessening the amount of substandard housing would be needed since private individuals seem to be reluctant to undertake such actions on their own.

Population and Migration

Estimates of the numbers of households in Champaign County, by age and urban/rural residence, can be obtained by utilizing U. S. Census Bureau projections of rates of household formation in combination with population projections by county, published by the Illinois Bureau of the Budget, to make good estimations of some demographic characteristics of the county's population. Estimates of age-specific headship rates applied to projected population figures produce a picture of the county's households.

Table 10

Champaign County

1975 Projected Households, By Age

	I			II		
Age	Total	Urban	Rural	Total	Urban	Rural
15-24	9,374	8,145	1,229	9,254	8,041	1,213
25-34	9,447	7,351	2,096	9,288	7,227	2,061
35-44	10,163	7,343	2,820	10,135	7,323	2,812
45-64	13,773	9,630	4,143	13,764	9,624	4,140
65+	6,746	4,783	1,963	6,627	4,688	1,928
TOTAL	49,503	37,252	12,251	48,984	36,904	12,080

Table 11 compares the 1975 figures to those of 1970, showing net changes in the number of households.

Table 11

Champaign County

Change in Households, 1970-75, By Age of Head
for Rural-Urban Location

	I			II		
Age	Total	Urban	Rural	Total	Urban	Rural
15-24	914	794	120	710	617	93
25-34	-2,409	-1,874	- 535	-2,568	-1,998	- 570
35-44	1,730	1,250	480	1,702	1,230	472
45-64	1,228	859	369	1,219	852	367
65+	679	481	198	560	397	163
TOTAL	2,142	1,510	632	1,623	1,098	525

Note: I and II refer to different sets of assumptions made by the U. S. Census Bureau regarding household formation. Generally, II assumes a lower rate of household formation than does I.

Although the county has maintained a relatively stable population, there has been a net out-migration of about 11,325 people balanced by a high rate of natural increase (more births than deaths).

New Construction (Starts)

Over the last five years, nearly 4,600 housing units have been built in Champaign County (Sources: U. S. Census Bureau, Construction Reports (series C-40, F. W. Dodge Co., and Champaign County Assessment Office). One thousand six hundred eighty-three of these units were single-family, presumably for owner-occupants. Table 12 shows some characteristics of the single-family new construction.

Table 12

Champaign County

New Single-Family Construction, By Year and Value (% of Yearly Total)

Value	1970	1971	1972	1973	1974	TOTAL
$ 0- 4,999	--	--	--	--	--	--
5,000- 9,999	--	8 (2.06%)	8 (2.53%)	4 (1.16%)	10 (3.13%)	30 (1.78%)
10,000-14,999	72 (22.78%)	72 (18.56%)	48 (15.19%)	48 (13.95%)	7 (2.19%)	247 (14.68%)
15,000-19,999	72 (22.78%)	92 (23.71%)	88 (27.85%)	68 (19.77%)	6 (1.88%)	326 (19.37%)
20,000-24,999	68 (21.52%)	88 (22.68%)	52 (16.46%)	88 (25.58%)	19 (5.96%)	315 (18.72%)
25,000-29,999	28 (8.86%)	44 (11.34%)	76 (24.05%)	56 (16.28%)	277 (86.83%)	481 (28.58%)
30,000-49,999	64 (20.25%)	76 (19.59%)	36 (11.39%)	80 (23.26%)	--	256 (15.21%)
50,000 and up	12 (3.80%)	8 (2.06%)	8 (2.53%)	--	--	28 (1.66%)
TOTAL	316	388	316	344	319	1,683

Production of single-family homes has remained fairly constant over the last five years, though the effects of fluctuations in the mortgage market can be seen as yearly construction totals rise and fall.

Relatively little can be said about the demographic characteristics of the families occupying this new housing. Using a standard rule that owner-occupied housing ought to be valued at 2.5 times the owner's annual income, it is apparent that nearly 2/3 of the single-family homes have been built for families with at least $8,000 annual income, a category which represented nearly 2/3 of the county's population in 1970. Only the families with annual income below $4,000 found little or no available new single-family construction.

On the rental side of the construction market, there were also fluctuations in activity. Table 13 shows yearly totals in multi-family housing construction.

Table 13

Champaign County

Multi-Family Construction, By Year

1970	1971	1972	1973	1974	TOTAL
660	940	760	288	267	2,915

It is clear that construction of multi-family housing, most of it intended for renter-occupants, has dropped off sharply in the last two years, largely as a result of overbuilding in the previous three years as well as a tight mortgage market since 1973. Most of the construction of apartments has taken place in urban areas, mostly in large buildings or complexes rather than in duplexes or three- and four-unit buildings.

Although detailed figures on construction costs were not available, some estimates based upon average costs of construction can be made. These average costs can also be translated into monthly rents.

Table 14

Champaign County

Multi-Family Housing, By Value and Monthly Rent

Type of Unit	Construction Cost/Unit	Average Monthly Rent	% of Total Multi-Family Construction
Duplex	$12,835	$295	7.2
3- and 4-unit buildings	8,728	200	2.2
5- and over unit buildings	7,674	176.50	90.6

Using the standard that rent should be 25% of monthly income, it is apparent that relatively little has been built which could be afforded by households with incomes under approximately $8,500. However, it must also be noted that many rental households are composed of students whose expenditure patterns may vary from the national norm. Students tend to allocate a larger portion of their budget to housing and can usually afford doing so. Thus, at least some of the renters can be said to be able to budgetarily afford newer rentals, but for many others the new rental housing is simply beyond their means.

It is difficult to say for certain who the apartment dwellers are, but traditionally they have been of two types, those not wishing to invest in a home because of their transient way of life (largely students and Air Force personne

and those people unable to afford the purchase of a home because they are unable to obtain mortgages. Examination of the Census Bureau's 1970 Public Use Sample bears this traditional pattern out, as over 42% of the county's renter households earned less than $5,000 annual income and would, therefore, have difficulty obtaining a mortgage. The factor of transiency among the county's renters is difficult to quantify, but it also seems to stand up as a characteristic of local renters.

Also added to the county's housing have been 2,333 mobile homes, most of them located on the urban fringes and worth between $10,000 and $15,000. It is assumed that most of these homes are occupied by households with social and economic characteristics similar to those of the renters. Mobile homes have provided a low-cost housing alternative for many families in recent years. Since 1970, in fact, the number of mobile homes in the county has grown 80%.

Public and group housing, most of it intended for the elderly has grown some in the last five years. Public housing for the elderly has accounted for 116 of 120 new public housing apartments built since 1970 while the only increase in group quarters over the last five years has been a slight rise in the number of beds in nursing homes (Sources: Champaign County Housing Authority; Illinois Department of Publice Health).

Demolitions, Conversions and Mergers

According to data made available by government officials, the Census Bureau and private persons including realtors and wrecking company officials, there are an average of 124 demolitions per year in the county for a total of 620 for the period 1970-74. Since there has been no major highway construction in the

county's "built-up" areas in recent years, most of the demolished housing has been either dwellings destroyed by natural disaster or those removed as part of urban renewal projects. Of these two categories, it seems that natural disaster would account for a greater percentage of the total, leaving one to conclude that no general pattern of demolitions as related to housing value or occupant characteristics could be truly said to exist. Conversions and mergers are assumed to be approximately equal and hence to effectively cancel one another out.

Vacancy

Postal Vacancy Surveys and the 1970 Census of Housing provide the main sources of data on vacancies in the county. Over the past five years the vacancy rate has fluctuated significantly as illustrated in the following table.

Table 15

Champaign County

Vacancy Rates, By Year and Tenure

	1970	1971	1972	1974
Owner	0.9%	2.4%	1.8%	1.7%
Renter	3.5%	6.5%	5.5%	2.8%
Total	2.1%	4.3%	3.0%	2.2%

This table shows the effect of overbuilding in 1971-72 as vacancy rates rose dramatically. The latest data, however, show that the vacancy rate for owner-occupants is very near the 1.5% standard indicative of a healthy market while the rental rate is far below the 5.0% standard which shows a healthy rental mark

These figures also tend to gloss over geographic and economic differentials in vacancy rates. For example, a survey of homes for sale in September 1974 showed the following pattern with regard to the relationship of vacancy rates and sales value of housing as shown in Table 16.

Table 16

Champaign County

Single-Family Vacancy Rate, By Value (September 1974)

Value	% Vacant
Less than $13,000	0.6%
$13,000-17,999	0.9%
$18,000-22,999	1.0%
$23,000-29,999	1.2%
$30,000-34,999	1.1%
$35,000 and over	3.9%

Source: Survey of Multiple Listing Service listings of September 18, 1974

Using 1.5% vacancy rate as indicating a healthy home sales market, it can be seen that all but the most expensive homes were in demand and hence in a relatively tight market. Geographic differentials also appear as in a recent survey of the Champaign-Urbana rental market which showed a 1.3% rental vacancy rate in the Census tracts surrounding the University, but 2.9% and 2.7% rental vacancy rates in Champaign and Urbana respectively. (Source: Schubert and Katz, University Housing Policy, Committee on Housing Research and Development, University of Illinois, June 1975).

Thus, while the vacancy data provide a fairly accurate overall picture of demand and need, it must be kept in mind that such information may not adequately account for various submarket differences.

Williamson County

The Housing Market in 1970

Data sources for a description of the county's housing market in 1970 were basically the Census Bureau's Public Use Sample and a special computer tape, based on 1970 Census data, created by the Census Bureau for the Department of Housing and Urban Development. Generally, the "HUD tape" numbers were distributed according to the pattern shown in the Public Use Sample data tables.

The format for the data used to assess housing needs was like that of Table 1 in the Will County Chapter with two exceptions, both on the "owner matrices." First, the multi-family units were not disaggregated by number of rooms because there were so few owner-occupied multi-family homes. Second, the mobile homes were disaggregated by number of rooms because there were many owner-occupied mobile homes.

User Needs in 1970

The number of households in the county which were lacking some or all plumbing, suffering from overcrowding and/or paying too much of their income for housing are shown in Tables 1, 2 and 3. As with the overview of the housing market, these tables are based upon Public Use Sample and "HUD tape" data.

Substandard Housing, Deterioration and Rehabilitation

According to the 1970 Census about 14.5% of the housing in the county is substandard (lacking some or all plumbing facilities or structurally unsound). This figure is down from that of 1960 which was 33.8%. Dividing the 1970 figure into owner-renter components shows that about 8% of the owner-occupied

and 17.6% of the renter-occupied housing is substandard. Additionally, blacks occupy percentagewise three times as much substandard housing as whites (32.5% of the blacks occupy substandard housing vs. 10.2% of the whites).

As might be expected, most of the substandard housing is in units valued at less than $5,000 or renting for less than $50 per month. Persons living in these homes tend to be on the lower end of the income scale. For the low-income elderly, the problem is especially acute.

The percentage of housing which is substandard has declined since 1960 and will probably continue to decline, partially as a result of demolition or rehabilitation activities but more specifically because of the great amount of recent new construction which has increased the total housing stock. Therefore, though the number of substandard housing units has remained fairly constant, its percentage with respect to the total number of housing units has dropped.

Table 1

Williamson County

Lacking Some or All Plumbing, By Race, Tenure, Age and Income

	White Owners	White Renters	Black Owners	Black Renters	Total
Under Age 62					
$ 0- 4,999	320	160	15	12	507
5,000- 9,999	200	160	15	12	387
10,000-14,999	20	60	0	0	80
15,000-19,999	0	0	0	0	0
20,000 and up	0	0	0	0	0
Over Age 62					
$ 0- 4,999	480	260	0	0	740
5,000- 9,999	40	0	0	0	40
10,000 and up	40	0	0	0	40
TOTAL	1,100	640	30	24	1,794

Overcrowding

Most of the overcrowding occurs in homes worth less than $10,000 or renting for less than $100 per month. Generally, the homes have less than 5 rooms. The people occupying these homes are not the poorest, but rather fall into what might be called lower-middle class with annual incomes of $5,000-9,999. There is no apparent differentiation according to age.

Rent and Value as a Proportion of Income

Not surprisingly, this need falls largely on lower income families (less than $5,000 annual income). These families may also be living in overcrowded or substandard conditions because they lack sufficient income to have a wider range of housing options or to enable improvements, e.g., adding a room or indoor plumbing on their present homes.

Table 2

Williamson County

Overcrowding, By Race, Tenure, Age and Income

	White Owners	White Renters	Black Owners	Black Renters	Total
Under Age 62					
$ 0- 4,999	160	100	0	12	272
5,000- 9,999	420	280	0	24	724
10,000-14,999	140	40	0	12	192
15,000-19,999	40	0	0	0	40
20,000 and up	60	20	12	0	92
Over Age 62					
$ 0- 4,999	20	20	0	0	40
5,000- 9,999	0	0	0	0	0
10,000 and up	0	0	0	0	0
TOTAL	840	460	12	48	1,360

Table 3

Williamson County

Paying Too High a Proportion of Income for Housing

By Race, Tenure, Age and Income

	White Owners	White Renters	Black Owners	Black Renters	Total
Under Age 62					
$ 0- 4,999	620	1,160	15	15	1,810
5,000- 9,999	340	80	0	0	420
10,000-14,999	120	0	0	0	120
15,000-19,999	20	0	0	0	20
20,000 and up	0	0	0	0	0
Over Age 62					
$ 0- 4,999	1,460	420	45	0	1,925
5,000- 9,999	100	0	0	0	100
10,000 and up	40	0	0	0	40
TOTAL	2,700	1,660	60	15	4,435

Overall, the private housing market is meeting local needs, partly with some financial assistance from the Farmers Home Administration's housing programs. There is still a relatively large amount of substandard housing, but this problem may prove to be amenable to solution through private market mechanisms. The need of those people classed as paying too much, however, may prove more resistant to change. Indeed, one might expect that it could get worse because

supply seems to be lagging slightly behind demand, thus forcing prices upwards. For those persons who are paying too much of their income for housing, something like the recently instituted Housing Assistance Payments may be the answer.

Needs "Overlaps"

Some households may experience more than one type of need; e.g., a family can be both overcrowded and paying too much of its income for housing. Table 4 and Figure 1 illustrate the extent to which the situation of "overlap" applies in Williamson County.

Table 4

Williamson County

Needs "Overlaps," By Tenure

	Lacking Plumbing And Overcrowded	Lacking Plumbing And Paying Too Much	Overcrowded and Paying Too Much	All User Needs
Owner	120	454	0	0
Renter	103	269	41	21

The greatest overlaps in owner needs occur in the intersection of housing lackin plumbing and households paying too much for that housing. Also significant is the overlap of substandardness and overcrowding. Of all the overcrowded owner-occupied units in the county, over 1/6 are also lacking some or all plumbing.

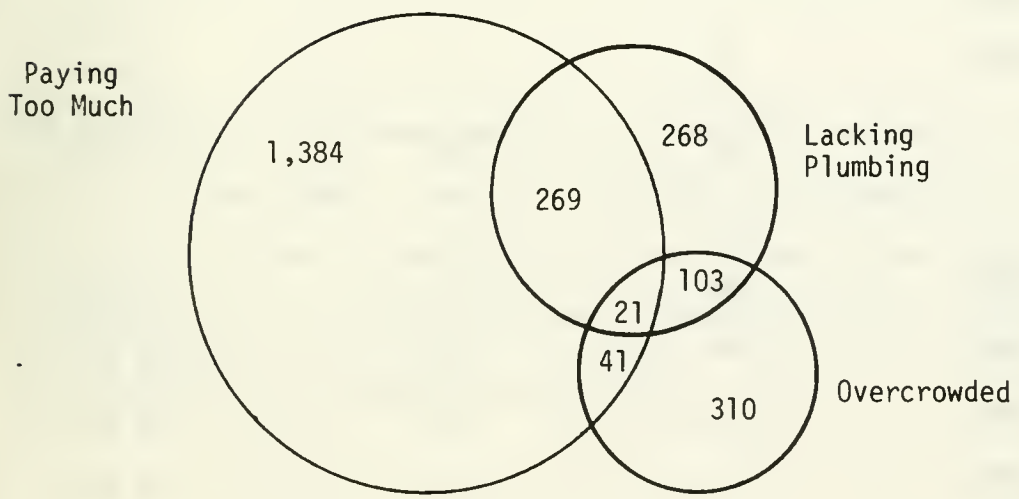
As with the owners, the renter families are also experiencing considerable overlap of the substandard and too much money categories as well as the substandard and overcrowded. The overlap of overcrowded and too much money categories, and of all three needs categories is slight.

Figure 1

Housing Needs Overlap for Whites in Williamson County, By Tenure
1970 Public Use Sample

White Owners

White Renters



Magnitude of Need

To get an idea of how severely certain groups were affected in two needs categories, further analysis and tabulation was done. Overcrowding was further disaggregated to severe overcrowding (1.51+ persons/room), and paying too much was extended to households paying over 35% of their income for housing. This latter disaggregation was done for renters only. The results are presented below.

Table 5

Williamson County

Magnitude of Overcrowding, By Income and Tenure

Household Income	(A) Overcrowded (1.01+/Room)	(B) Severely Overcrowded	% of (A) Which Are (B)
Renters			
0- 4,999	126	42	33.33%
5,000- 9,999	294	42	14.29
10,000-14,999	42	21	50.00
15,000-19,999	--	--	--
20,000 and up	21	--	0.00
TOTAL	483	105	21.74%
Owners			
0- 4,999	189	42	22.22%
5,000- 9,999	441	84	19.05
10,000-14,999	126	42	33.33
15,000-19,999	42	--	0.00
20,000 and up	63	21	33.33
TOTAL	861	189	21.95%

Very little difference between owners and renters in magnitude of crowding can be discerned. Both groups have about 22% of their crowded households in the severely overcrowded category. Both groups also have most of their severely overcrowded in the less than $10,000 annual income categories (67% of the owners and 80% of the renters).

Table 6

Williamson County

Magnitude of Overpayment, By Income

Household Income	(A) Paying over 25% of Income for Housing	(B) Paying over 35% of Income for Housing	% of (A) Which are (B)
$ 0- 4,999	1,680	1,470	87.50%
5,000- 9,999	84	21	25.00
10,000-14,999	--	--	--
15,000-19,999	--	--	--
20,000 and up	--	--	--
TOTAL	1,764	1,491	84.52%

Not surprisingly, the income group most strapped by the costs of housing are those in or near poverty. Nearly all (98.6%) of the families paying 35% or more of their income for housing were in the lowest income classification. This finding serves as a further illustration of the usefulness of the Housing Assistance Payments for families in the county.

Population and Migration

Combining data from the U.S. Census Bureau and the Illinois Bureau of the Budget, the households in the county as of 1975 can be described as follows:

Table 7

Williamson County

1975 Projected Households, By Age of Head, Urban/Rural

	I			II		
Age	Total	Urban	Rural	Total	Urban	Rural
15-24	1,382	864	518	1,364	854	510
25-34	3,704	2,067	1,637	3,636	2,029	1,607
35-44	2,415	1,327	1,088	2,407	1,329	1,078
45-64	6,299	3,837	2,462	6,295	3,835	2,460
65+	5,305	3,479	1,825	5,219	3,422	1,795
TOTAL	19,105	11,574	7,531	18,921	11,473	7,448

(Note: I and II refer to different U.S. Census Bureau assumptions regarding household formation rates. Generally, I assumes higher rates of formation than does II.)

Comparing these 1975 projections of households to 1970 Census data produces the following information with regard to net changes.

Table 8

Williamson County

Net Changes in Households, 1970-75, By Age of Head

	I			II		
Age	Total	Urban	Rural	Total	Urban	Rural
15-24	240	131	109	222	123	99
25-34	1,010	603	407	942	565	377
35-44	-86	-48	-38	-94	-58	-36
45-64	113	112	1	109	110	- 1
65+	576	364	212	490	308	182
TOTAL	1,853	1,162	691	1,669	1,048	621

Much of this gain in number of households is attributable to a steady stream of in-migration. Information available from the Census Bureau and the Bureau of the Budget were combined to yield an estimate of 1,519 in-migrants to the county who, added to a natural increase (more births than deaths) in the existing population, have raised the population to approximately 52,000.

Starts (New Construction)

Over the last five years, Williamson County has experienced something of a building boom. While the rest of the country has been experiencing a slump in construction, the housing market in Williamson County has continued building. An estimated 1,428 units have been built since 1970. Most (1,126) of these dwellings were single-family structures, many presumably built for owner-occupants. No data are available on the value of the units finished in 1974, of which there were an estimated 250, but the homes built between 1970 and 1973 had sales market values as shown below.

Table 9

Williamson County

Sales Market Value of New Single-Family Homes, 1970-73

Value	1970-72	1973	Total
$ 0- 4,999			
5,000- 9,999	61 (10.03%)	27 (10.07%)*	88 (10.05%)*
10,000-14,999	103 (16.94%)	45 (16.79%)	148 (16.89%)
15,000-19,999	124 (20.39%)	54 (20.14%)	178 (20.32%)
20,000-24,999	137 (22.53%)	60 (22.39%)	197 (22.49%)
25,000-29,999	87 (14.31%)	38 (14.18%)	125 (14.27%)
30,000-49,999	94 (15.46%)	43 (16.04%)	137 (15.64%)
50,000 and up	2 (0.33%)	1 (0.37%)	3 (0.34%)
TOTAL	608	268	876

*Percentages may not add to 100% because of rounding.

In addition to construction of single-family housing, there has been some building of multi-family units, including 52 duplexes and about 200 conventional apartments. There have also been 1,338 mobile homes added, doubling the number of mobile homes which appeared in the 1970 Census.

In Williamson County, however, single-family and multi-family are not synonymous with owner- and renter-occupied, respectively. About 20% each of the single-family and mobile homes are meant for rental occupants while the duplexes have tended to follow a pattern of an owner-occupant in one-half and a renter-occupant in the other. Therefore, of the new private-market

starts, 1,997 were meant for owner-occupants while 719 were built with renter-occupants in mind, which is approximately the same ratio of owners to renters as reported in the 1970 Census.

The families living in owner-occupied units are mostly of moderate income ($7,000-12,000 per year) and average size (3-5 persons) (Source: User data from Farmers Home Administration). Renter families are assumed to be smaller in size (2-4 persons), but otherwise similar to owner families. Mobile homes have made home ownership available to more transient and/or lower-income families who would otherwise be unwilling or unable to make an investment in a conventional home.

Public housing in the county has increased by 90 units since 1970. Most of the units, 74 of the 90, are built for elderly occupants while the remainder are intended for low-income families. Group quarters, primarily intermediate and sheltered care nursing homes, account for a tiny percentage of the housing stock, but are important since they provide shelter and care for some elderly people. It is estimated that there are 638 beds in the county's nursing homes, up from 540 in 1970.

Vacancy

The 1970 Census reported a 2.1% vacancy rate for sales, a 6.2% rental vacancy rate, and a 5.3% "other vacant" rate. The vacancy rates for sales and rentals were within the ranges deemed indicative of a healthy market. However, by 1975, the rental market showed considerable tightening, declining from the 6.2% 1970 vacancy rate to a 1-2% rate in 1975. At the same time, the sales vacancy rate has remained virtually unchanged while the "other vacant" ratio

has also declined, but not as drastically. A possible explanation for the sharp decline in rental vacancies is that new county residents are increasingly seeking out rented dwellings and that supply has simply not kept up with the demand. The decline in the "other vacant" category may be explained by increased occupancy of what had formerly been second homes or houses held off the market for speculatory or other reasons. Additionally, many of the "other vacant" buildings appeared to be abandoned in 1970, but may have since been either demolished or rehabilitated.

Demolitions, Conversions and Mergers

According to information gained from a wide variety of sources, an estimated 45 units are demolished each year. Over the last five years, this finding would represent a loss of 225 units. No specific data are given on the characteristics of these units, though one can reasonably infer that many were substandard beyond rehabilitation and, consequently, worth very little. Also included in this total of 225 units are those gutted by fire or destroyed by natural disasters.

Pulaski County

The Housing Market in 1970

Data sources describing the state of the housing market in 1970 were mainly the following: 1) 1970 Census of Population and Housing; 2) a more detailed census, the 1970 Public Use Sample, which is based upon special census forms given to 1% of the households; and 3) a computer tape, based on the 1970 Census, created by the U.S. Census Bureau for the Department of Housing and Urban Development. In most other Illinois counties, the Public Use Sample provides detailed and accurate descriptions of the 1970 housing market, but such is not the case for Pulaski County. Because it represents only about 3% of its Public Use "cluster" and because many of the other counties in the "cluster" are unlike Pulaski County in social and economic characteristics, the data available from the Public Use Sample are somewhat unreliable. Therefore, the Public Use Sample data have been used only as a general guideline for patterns in the market and have been modified through consultation with sources 1) and 3) above as well as with local housing experts to more closely fit the true situation in the county. Table 1 presents this information.

The format of the needs assessment matrix was like that shown in Table 1 (Will County Chapter) with some exceptions. Family income, for example, is broken into only 3 categories, because the number of households with over $10,000 annual income was relatively small. Also, the age of the household head is less disaggregated because there were relatively few household heads in the 14-24 years age bracket. The characteristics of the housing units are also displayed differently than the general model. Rather than have the number of rooms

followed by value or rent categories, the table lists value or rent categories, then the number of rooms. There is no disaggregation for owner-occupied multi-family dwellings. Rent and value categories are also less detailed because very little housing existed at the upper end of the rent/value continuum.

User Needs in 1970

The number of households in Pulaski County in 1970 which were lacking some or all plumbing, suffering from overcrowding or paying too high a proportion of income for housing is shown in Tables 1, 2, 3 and 4. As with the overview of the 1970 housing market, these tables are based upon the Public Use Sample with information also coming from the Census of Population and Housing and the special HUD tape.

Table 1

Pulaski County
User Needs, By Race and Tenure

	Substandard Plumbing		Overcrowding		Paying Too Large A Portion of Income for Housing	
	Number of Households	Percent of Households	Number of Households	Percent of Households	Number of Households	Percent of Households
Owners						
White	558	35.5	98	6.2	309	19.7
Black	316	62.6	100	19.8	53	10.5
Renters						
White	151	29.5	71	13.9	154	30.1
Black	244	62.7	90	23.1	82	21.1
TOTAL	1,269	42.4	359	12.0	598	20.0

Lacking Some or All Plumbing

Housing units which lack some or all plumbing have traditionally been considered to be substandard. By this definition, over 42% of the county's housing stock is substandard. In terms of national housing policy objectives, this record places Pulaski County among the worst areas nationally in terms of housing substandardness.

No consumer group was immune to having a sizable percentage of its members living in substandard homes. White renters fared the best, though 29.5% were living in dwellings lacking some or all plumbing. White owners did only slightly worse with a 35.5% substandardness reading. Well over 60% of blacks, both owners and renters, lived in substandard housing. Over 75% of the families in substandard homes had annual incomes less than $5,000 and nearly 46% had households whose oldest member was over 62 years of age.

Table 2

Pulaski County

Lacking Some or All Plumbing, By Race, Tenure, Age and Income

	White Owners	White Renters	Black Owners	Black Renters	Total
Under Age 62					
$ 0- 4,999	207	53	94	84	438
5,000- 9,999	90	35	38	12	175
10,000-14,999	36	9	13	6	64
15,000-19,999	9	0	0	0	9
20,000 and up	0	0	0	0	0

Table 2 (Cont'd.)

	White Owners	White Renters	Black Owners	Black Renters	Total
Over Age 62					
$ 0- 4,999	180	46	153	142	521
5,000- 9,999	18	8	18	0	44
10,000 and up	18	0	0	0	18
TOTAL	558	151	316	244	1,269

Overcrowding

The county's overcrowding problem is not as severe as its needs for standard housing, but it too falls short of national goals. As with substandardness, the burden of overcrowding falls on families with less than $5,000 annual income This economic bias is, however, apparently the only one as racial and tenure differences in amount or percentage of overcrowding are not apparent.

Table 3

Pulaski County

Overcrowding, By Race, Tenure, Age and Income

	White Owners	White Renters	Black Owners	Black Renters	Total
Under Age 62					
$ 0- 4,999	26	45	68	72	211
5,000- 9,999	40	21	6	3	70
10,000 and up	19	3	0	0	22
Over Age 62					
$ 0- 4,999	0	2	16	15	33
5,000- 9,999	0	0	10	0	10
10,000 and up	13	0	0	0	13
TOTAL	98	71	100	90	359

Rent and Value as a Proportion of Income

As might be expected, many persons in this need category are low-income, but the need extends over all income ranges. However, this need is less for wealthier people since one can assume that their basic survival needs have been met and that spending more money on a house or apartment is a matter of allocating discretionary income.

Table 4

Pulaski County

Paying Too Large a Portion for Income, By Race, Tenure, and Age

	White Owners	White Renters	Black Owners	Black Renters	Total
Under Age 62					
$ 0- 4,999	58	93	16	42	209
5,000- 9,999	39	4	3	0	46
10,000 and up	2	0	0	0	2
Over Age 62					
$ 0- 4,999	210	57	34	40	341
5,000- 9,999	0	0	0	0	0
10,000 and up	0	0	0	0	0
TOTAL	309	154	53	82	598

Magnitude of Needs

Two of the needs categories, overcrowding and paying too high a portion of income, were further classified into intermediate and severe. Severe

overcrowding occurred whenever there were more than 1.5 persons per room in a dwelling while severe overpayment occurred whenever a renter family paid more than 35% of its income for housing. No data were available on severe overpayment by homeowners. These figures show the following:

Table 5

Pulaski County

Severe Overcrowding as a Percent of Overcrowding, By Family Income and Tenure

Owner-Occupied Family Income	A Overcrowded (1.01+/Room)	B Severely Overcrowded	$\frac{B}{A} \times 100$
$ 0- 4,999	59	15	25.42%
5,000- 9,999	80	15	18.75
10,000-14,999	54	15	27.78
15,000 and up	5	-	0
TOTAL	198	45	22.73
Renter-Occupied Family Income			
$ 0- 4,999	71	13	18.31%
5,000- 9,999	84	-	0
10,000-14,999	6	-	0
15,000 and up	-	-	-
TOTAL	161	13	8.07

Overall, 22.73% of the owner families and only 8.07% of the renter families which were overcrowded were also severely overcrowded. On the owner side, the distribution of severely overcrowded was fairly even for families with

less than $15,000 annual income while the severe overcrowding in the renter category was concentrated on families with less than $5,000 income yearly.

Table 6

Pulaski County

Severe Overpayment as a Percent of Overpayment, By Income

Renter-Occupied Family Income	A Paying Over 25% of Income for Housing	B Paying Over 35% of Income for Housing	$\frac{B}{A} \times 100$
$ 0- 4,999	225	146	64.89%
5,000- 9,999	11	4	36.36
10,000-14,999	-	-	-
15,000 and up	-	-	-
TOTAL	236	150	63.56

Generally, 63.56% of the renters paying over 25% of their income for housing were also paying over 35%. The greatest number of these families were in the $0 - $5,000 annual income range, though a very few were also in the $5,000 - $10,000 range.

Needs "Overlaps"

It is possible, of course, for a household to experience more than one kind of housing need, e.g., it can be both overcrowded and paying too much of its income for housing. The Public Use Samples do not reveal the amount of "overlap" which must exist between user needs in the county. Estimates based on the 1970 Census data for the county and the special HUD tape show that needs may overlap anywhere from 50% to 90%. In other words, at the very least, 50% of the families living in substandard dwellings are also paying too much

of their income for housing. Another example is that nearly 54% of the county's overcrowded households also live in substandard conditions.

Population and Migration

Using data from the U. S. Census Bureau and the Illinois Bureau of the Budget, the county's 1975 population can be projected as can some of its demographic characteristics. The 1975 projected population is as follows:

Table 7

Pulaski County

1975 Projected Population, By Age, Both Sexes

Age	Number
15-24	1,643
25-34	737
35-44	709
45-64	2,015
65+	1,582

Source: Bureau of Budget, Illinois Population Projections

The data shown in Table 1 were then combined with projected 1975 headship rates to produce a projection of the number of households in the county.

Table 8

Pulaski County

1975 Projected Households, By Age of Head

Age	Number	
	I	II
15-24	176	172

Table 8 (Cont'd.)

Age	Number	
	I	II
25-34	327	320
35-44	345	344
45-64	1,149	1,148
65+	1,153	1,135
TOTAL	3,150	3,119

(Note: I and II refer to different sets of assumptions made by the Census Bureau about household formation rates. Generally, II tends to assume a lower rate and, therefore, fewer new households.)

These projections for 1975 can be compared with 1970 data to show net changes in the number of households in the county.

Table 9

Pulaski County

Net Changes in Households, By Age, 1970-75

Age	Net Change	
	I	II
15-24	59	55
25-34	55	48
35-44	-56	-57
45-64	- 2	- 3
65+	102	84
TOTAL	158	127

Thus, the county is estimated to have added between 127 and 158 new households in the five years since the 1970 Census.

Additionally, the same Census Bureau and Bureau of the Budget data allow an estimate of migration into or out of the county. This estimate indicates that the county has lost only a net total of 32 people because of migration, a figure which represents 0.37% of the 1970 population. This net loss of migrants combined with a negative rate of natural increase (more deaths than births) has meant an overall loss of about 200 people for the county.

Starts

In Pulaski County, all but 2 of 91 new housing units built since 1970 have been financially assisted by the Farmers Home Administration (FmHA). Since there are several forms to be filled out by applicants before such assistance is approved, there is substantial information about housing type and dweller characteristics with respect to these new homes. This information has been used to update the data from the 1970 Census of Housing. The new construction can be summarized as follows:

Table 10

Pulaski County

New Construction, 1970-74, By Year and Value

Value	1970	1971	1972	1973	1974	TOTAL
$ 0- 4,999	--	--	--	--	--	0
5,000- 9,999	--	--	--	--	--	0
10,000-14,999	1	2	1	--	1	5

Table 10 (Cont'd.)

Value	1970	1971	1972	1973	1974	TOTAL
$15,000-19,999	4	8	23	16	1	54
20,000-24,999	--	--	2	12	18	32
25,000 and up	--	--	1	1	--	2
TOTAL	5	10	27	29	20	91

Source: Farmers Home Administration

All of the new construction was single-family and presumably for owner-occupancy. Most of the homes were 3- and 4-bedroom dwellings built for average-sized families (3-5 persons) with annual incomes between $2,500 and $7,500. Nearly all the homes were valued at $15,000-$25,000.

No housing has specifically been added to the rental market since 1970, though there have been 171 mobile homes added of which an estimated 10-15% are renter-occupied. The mobile homes also represent almost the only available new housing valued at less than $15,000 and affordable by families with less than $6,000 annual income and no financial assistance from the government.

Finally, no new public or group housing (such as nursing homes or college dormitories) has been built in the last five years.

Vacancy

According to the 1970 Census, 13.5% of the county's housing stock was vacant. However, about 65% of these vacancies were apparently vacant with no intent to sell or rent. Thus, the effective overall vacancy rate was only 5%. The 1970 rate for owner-occupied housing was 2.8% while that for renter-occupied units was 11.2%.

These rates are fairly high and indicative of a "loose," or "buyer's" market. But it is probable that the quality of many of these vacant units is so low that they are in fact uninhabitable; i.e., they lack some or all necessary plumbing facilities or are otherwise structurally unsound. A field survey done in November 1974 indicated that this situation was indeed the case, that once the substandard and deteriorated homes are subtracted from the stock of vacant homes, vacancy rates for both owners and renters drop drastically to a point where there are practically no vacancies at all.

Demolitions, Conversions and Mergers

For the most part, dilapidated housing remains standing. However, Mound City (the largest town in the county and the county seat) has pursued a program of tearing down abandoned homes which have become public property through the town's payment of "back taxes" on them. Approximately 30 homes, most of them worth less than $1,000, have been demolished. While this activity has had some impact on the housing stock in Mound City, its effect is scarcely felt at the county level. The net effect of conversion and merger activity on the housing stock is assumed to be zero.

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